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PROMINENT AND
PROGRESSIVE AMERICANS

AN
ENCYCLOPÆDIA OF CONTEMPORANEOUS
BIOGRAPHY

COMPILED BY MITCHELL C. HARRISON

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James W. Alexander



JAMES WADDEL ALEXANDER

FOR many years one of the foremost preachers, teachers, and writers of the Presbyterian Church in the United States was the Rev. Dr. James Waddel Alexander, who was pastor of leading churches in New York city and elsewhere, a professor in Princeton College, editor of the "Presbyterian," and author of more than thirty religious books. He was a son of the Rev. Dr. Archibald Alexander of Princeton College, and, on his mother's side, a grandson of the "blind preacher," James Waddel, who was made famous by William Wirt. Dr. Alexander married Miss Elizabeth C. Cabell, a member of the historic Virginia family of that name, of English origin. His own family was of Scotch-Irish origin, and was first settled in this country in Virginia.

James Waddel Alexander, the second of the name, was born to the fore-mentioned couple at Princeton, New Jersey, on July 19, 1839, his father being at that time professor of rhetoric and belles-lettres at the college there. He was educated at home and in various preparatory schools, and finally at Princeton College, being in the third generation of his family identified with that institution. On the completion of his academic course he adopted the law as his profession, and, after due study, was admitted to the New York bar and entered upon practice in this city. He was a partner in the firm of Cummins, Alexander & Green.

In the year 1866 Mr. Alexander became actively identified with the vast business of life-insurance. He had already paid much attention to it in a professional way, and was particularly attracted to it through the fact that his uncle, William C. Alexander, was president of the Equitable Life Assurance Society of

New York, one of the foremost institutions of the kind in the world. In 1866, then, he became secretary of the Equitable, and thereafter gave to that great corporation a large share of his labor and thought, with mutually profitable results. His aptitude for the business showed itself, and was recognized presently in his promotion to the office of second vice-president. From that place he was again promoted to the office of vice-president, which he still occupies with eminent satisfaction. To his earnest labors and far-seeing and judicious policy, in conjunction with those of his associates, is largely due the unsurpassed prosperity of the Equitable.

But Mr. Alexander has not permitted even that great corporation to monopolize his attention. He has found time and strength to look after various other business affairs, some of them of the highest importance. He is thus a director of the Delaware and Hudson Canal Company, of the Mercantile Trust Company, and of the Western National Bank, of this city.

Mr. Alexander has held no political office, and has not figured conspicuously in party management. He has long taken, however, a deep interest in the welfare of State and nation, as a citizen loyally and intelligently fulfilling the duties of citizenship. He has ever been a loyal son of his Alma Mater, the great university with which his father and his grandfather were so conspicuously identified, and has given to Princeton ungrudgingly, and to excellent purpose, his time, his labor, his means, and his influence.

Mr. Alexander is at the present time president of the University Club, and a member of the Century, Metropolitan, University, Athletic, Lawyers', and Princeton clubs, of New York. He was married, in 1864, to Elizabeth Beasley of Elizabeth, New Jersey, a daughter of Benjamin Williamson, formerly Chancellor of the State of New Jersey. They have three children, as follows: Elizabeth, wife of John W. Alexander, the well-known artist, now resident in Paris, France; Henry Martyn Alexander, Jr., a prominent lawyer, of the firm of Alexander & Colby, of New York; and Frederick Beasley Alexander, who is at this time (1900) an undergraduate at Princeton University, in the fourth generation of his family in that venerable seat of learning.



Henry B. Anderson.



HENRY B. ANDERSON

THE name of Anderson is evidently derived from Andrew's son, or the son of Andrew, and as St. Andrew is the patron saint of Scotland, we may expect to find those who bear this name to be of Scottish ancestry. Such, at any rate, is the fact concerning Henry Burrall Anderson. His line is to be traced centuries back, among the men who made Scotland the sturdy, enlightened, and liberty-loving land it is. In colonial days some of its members came to this country and established themselves in New England, where they contributed no small measure to the growth of the colonies and their ultimate development into States and members of this nation.

The branch of the family with which we are now concerned was settled several generations ago in Maine. Two generations ago the Rev. Rufus Anderson was one of the foremost divines of that commonwealth. His home was at North Yarmouth. He was an alumnus of Dartmouth College, and a man of rare scholarship and culture. For thirty-four years he was secretary of the American Board of Commissioners for Foreign Missions, and for a much longer period than that he was noted as a traveler, writer, lecturer, and preacher. He died in 1880, as full of honors as of years.

A son of the Rev. Rufus Anderson was Henry Hill Anderson. He was born in the city of Boston in 1827. He was educated at Williams College, and was graduated there in the class of 1848. Selecting the law as his profession, he came to New York city to study it and afterward to engage in the practice of it. For many years he was one of the foremost members of the New York bar, and was prominent in other business matters and in social affairs. He was one of the founders, and for nine years

strong & Co. in London, England. Again, in 1901, the name was changed to another form, Armstrong, Schirmer & Co.

In addition to his very successful business as a banker and broker, Mr. Armstrong was interested in other important enterprises in a more or less active degree; among them being the great Colt's Firearms Corporation of Hartford, Connecticut, one of the largest concerns in that business in the world.

Mr. Armstrong never held nor aspired to public office, and took no active part in political affairs. He was a member of the Algonquin, Athletic, Exchange, and other leading clubs of Boston, and of a number of the principal clubs of New York. He was married on October 31, 1883, to Miss Angie Isabel Blaney of Boston, and made his home in that city for most of his life. For the last four years of his life he lived at Newton, Massachusetts, and he had a superb country-seat at Becket, Massachusetts. He died on June 10, 1902.





A. M. Baldwin



WILLIAM DELAVAN BALDWIN

THE Baldwin family, which through many generations was prominent in many ways in the Old World, was planted in North America by John Baldwin, who in early colonial times came over the Atlantic and was one of the first settlers in Dedham, Massachusetts. His descendants played a worthy part in the development of the colonies, and in the upbuilding of the nation, and are now to be found scattered far and wide throughout the States.

From John Baldwin is descended the subject of this sketch, William Delavan Baldwin, the well-known manufacturer and merchant. He was born at Auburn, New York, on September 5, 1856. His grandfather on the paternal side, Sullivan Baldwin, was a native of Bennington, Vermont, and lived for part of his life at Hoosac Falls, New York, where his son, Mr. Baldwin's father, Lovewell H. Baldwin, was born. Lovewell H. Baldwin removed, in his childhood, to Auburn, New York, and there made his home. His wife, Mr. Baldwin's mother, was Sarah J. Munson, the daughter of Oscar D. Munson and Sarah L. (Bennett) Munson.

Mr. Baldwin was educated in the schools of his native city, completing his studies with the high school course. Then, having a decided bent for the mechanic arts, he entered the works of D. M. Osborne & Co., manufacturers of reapers, mowers, and general harvesting machinery. Beginning in his boyhood, and in a subordinate place, he effected a thorough mastery of the business in both its manufacturing and its commercial details. In consequence of his ability and application he was from time to time promoted in the service of the company, and on attaining his majority he was sent to Europe as its

agent in those countries. For five years he filled that important place, and discharged its duties with great acceptability, being thus instrumental in effecting a great extension of the firm's business, and also of the prestige of American manufacturers in foreign lands.

This engagement was brought to an end in 1882, by Mr. Baldwin's resignation, not only of the European agency but of his entire connection with the firm. He took this step in order to be able to devote his fullest attention to another industry which was then growing to large proportions, and in which he had conceived a deep interest. This was the manufacture of elevators for conveying passengers and freight in tall modern buildings. The firm of Otis Brothers & Co. has already established a reputation for such devices. On resigning from the D. M. Osborne Company, Mr. Baldwin purchased an interest in the Otis Company, and became its treasurer. He devoted himself with characteristic energy and effect to the extension of its business and the general promotion of its welfare. He was largely instrumental in bringing about the present organization of the concern as the Otis Elevator Company, and is now the president of that corporation.

In addition to this, his chief business enterprise, Mr. Baldwin is interested in various other corporations, and is a director and officer of several of them.

In politics Mr. Baldwin has always been a staunch Republican, and while he was a resident of the city of Yonkers, New York, where the Otis Elevator Works are situated, he took an active interest in political affairs.

He is a member of a number of clubs and other social organizations, in New York city and elsewhere. Among these are the Union League, the Lawyers', the Engineers', the Racquet and Tennis, and the Adirondack League clubs.

Mr. Baldwin was married in the year 1881 to Miss Helen Runyon, daughter of Nahum M. Sullivan of Montclair, New Jersey, a prominent New York merchant. Seven children have been born to them.



A. M. Dalton Jr.



WILLIAM HENRY BALDWIN, JR.

NEW ENGLAND has given to all parts of the land a large proportion of their most successful and eminent men in all walks of life. These are to be found in the ranks of the learned professions, in the standard "old line" businesses which have existed since human society was organized, and also in the newer enterprises which have grown up out of modern inventions to meet the needs of the most advanced modern conditions. Among the last-named the subject of the present sketch is honorably to be ranked. Both his paternal and maternal ancestors were settled in New England, in the Massachusetts Colony, in the seventeenth century, and played an honorable and beneficent part in building that colony up into the great State it has now become. At the time of their first settlement, such a thing as a railroad would have been deemed palpable witchcraft and a device of the Evil One. Yet their descendant has become one of the foremost promoters of that "strange device" in this land where railroads are one of the most familiar and most important features of industrial economy.

William Henry Baldwin, Jr., the well-known president of the Long Island Railroad Company, was born in the city of Boston on February 5, 1863. His mother's maiden name was the good old New England one of Mary Chaffee. His father, William Henry Baldwin, was and is a typical Bostonian, identified closely with the interests of that city, where for more than thirty years he has been president of the Young Men's Christian Union. The boy received a characteristic Bostonian education — first in the unrivaled public schools of that city, then in the Roxbury Latin School, and finally, of course, at Harvard University, being graduated from the last-named institution as a member of

the class of 1885. While in college he belonged to the Alpha Delta Phi and Delta Kappa Epsilon fraternities, the Hasty-Pudding and O. K. clubs, and was president and leader of the Glee Club, and president of the Memorial Hall Dining Association, and was actively interested in all athletic sports.

After receiving the degree of A. B., Mr. Baldwin took a year's course at the Harvard Law School, and then entered the employ of the Union Pacific Railroad as a clerk in the auditor's office, and later in the office of the general traffic manager at Omaha. From June, 1887, to June, 1888, he was division freight agent at Butte, Montana; then, to February, 1889, assistant general freight agent at Omaha; and to October, 1889, manager of the Leavenworth division of the Union Pacific at Leavenworth, Kansas.

In October, 1889, he became general manager, and afterward, for a short time, president, of the Montana Union Railroad, a feeder of the Union Pacific and Northern Pacific railroads, under their joint control.

In August, 1890, Mr. Baldwin was made assistant vice-president of the Union Pacific at Omaha. From June, 1891, to July, 1894, he was general manager of the Flint and Père Marquette Railroad, in Michigan, and from the latter date to October, 1895, third vice-president of the Southern Railroad, with headquarters at Washington, D. C.

In 1895 he was made second vice-president of the Southern, in charge of both the traffic and operating departments.

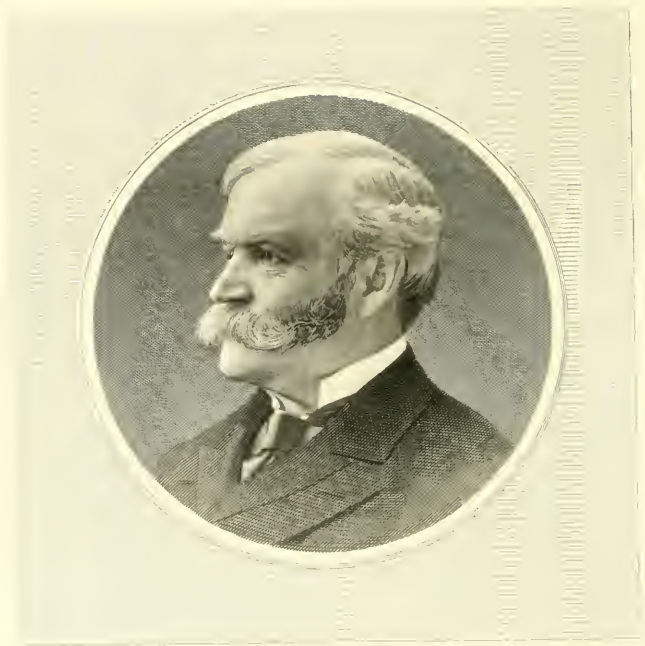
On October 1, 1896, he took charge of the Long Island Railroad as its president, and still occupies that position. He is also interested in various other enterprises on Long Island.

In addition to his business occupations, Mr. Baldwin has paid considerable attention to social, economic, and educational questions.

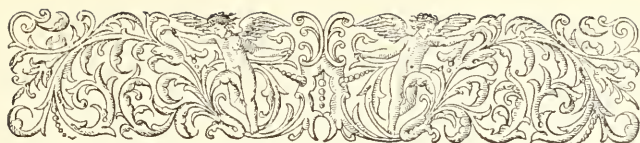
He is a trustee of the Tuskegee Industrial School for negroes in Alabama, and a trustee of Smith College at Northampton, Massachusetts.

He is a member of the University and Harvard clubs of New York, and of the Hamilton Club of Brooklyn.

Mr. Baldwin was married, on October 30, 1889, to Ruth Standish Bowles of Springfield, Massachusetts, daughter of the late Samuel Bowles, editor of the "Springfield Republican."



A. H. [Signature]



AMZI LORENZO BARBER

AMZI LORENZO BARBER is a descendant, in the fourth generation, of Thomas Barber, who, with his two brothers, came to America in ante-Revolutionary days and settled in Vermont. They were of Scotch-Irish stock, but were born in England. Mr. Barber's father, the Rev. Amzi Doolittle Barber, was graduated from the theological department of Oberlin College in 1841. Oberlin was at that time celebrated for its advanced and fearless attitude on the slavery question, just then bitterly agitating all classes in the United States. The Rev. Mr. Barber, after leaving college, returned to Vermont, where for many years he was pastor of the Congregational church at Saxton's River, Windham County. His wife was Nancy Irene Bailey of Westmoreland, Oneida County, New York, a descendant of English and French ancestors.

Amzi Lorenzo Barber was born at Saxton's River, Vermont, in 1843. In his early childhood his parents moved to Ohio, and he received his education in that State. He was graduated from Oberlin College in 1867, and took a postgraduate course of a few months in theology. He then went to Washington and assumed the charge of the Normal Department in the Howard University, at the request and under the direction of General O. O. Howard. After filling several positions in the university he resigned from the staff, and in 1872 went into real-estate business in Washington.

He devoted much thought and study to questions of street-paving and improvements, and they coming finally to claim his entire attention, he went into the occupation of constructing asphalt pavement on a large scale. In 1883 the Barber Asphalt Paving Company, known all over the country, was incorporated.

Besides being at the head of this company, Mr. Barber is a director in the Washington Loan and Trust Company of Washington, D. C., and in the Knickerbocker Trust Company, Westchester Trust Company, New Amsterdam Casualty Company, and other companies in New York.

He is a member of the Metropolitan, the University, the Engineers', the Riding, and the Lawyers' clubs, the New England and Ohio societies, and the American Geographical Society. He is a fellow of the American Society of Civil Engineers, a patron of the Metropolitan Museum of Art, and a member of the Society of Arts in London. Mr. Barber's favorite diversion is yachting, and he gives much of his time not devoted to business to this pleasure. He keeps a steam-yacht in commission throughout the season, and has made many voyages, with his family, in American waters, the Mediterranean and other European seas. He is a member of the New York, the Atlantic, the American, and the Larchmont yacht clubs of America, and of the Royal Thames Yacht Club of London.

Mr. Barber has been twice married. His first wife was Celia M. Bradley of Geneva, Ohio. She died in 1870, two years after her marriage with Mr. Barber. His second wife was Miss Julia Louise Langdon, a daughter of J. Le Droiet Langdon of Belmont, New York. They have four children: Le Droiet, Lorena, Bertha, and Rowland Langdon Barber. The eldest daughter is the wife of Samuel Todd Davis, Jr., of Washington. Mr. Barber lives most of the year at Ardsley Towers, a large and beautiful country estate at Irvington, New York. It was once the property of Cyrus W. Field. For many years Mr. Barber's town house was the Stuart mansion, at Fifth Avenue and Sixty-eighth Street, now owned by William C. Whitney. His winter home is the beautiful and well-known Belmont at Washington, D. C.‡

Mr. Barber has for many years been a trustee of Oberlin College in Ohio, and takes great interest in the success of that institution.



Geo Barrett



GEORGE CARTER BARRETT

UPON the side of his father, the Rev. Gilbert Carter Barrett of the Church of England, Justice Barrett is of English descent. He has in his possession a Waterloo medal which was given to his grand-uncle, Lieutenant John Carter Barrett, for distinguished gallantry on the field of that "world's earthquake." Upon the side of his mother, whose maiden name was Jane M. Brown, he is of Celtic and Irish descent.

George Carter Barrett was born in Dublin, Ireland, on July 28, 1838, and in early life was brought to North America by his father, who was sent as a missionary to the Muncey and Oneida tribes of Canadian Indians. For six years he lived with his father at the Canadian mission, and subsequently went to school at Delaware, Ontario, then Canada West.

At the age of fifteen he came to New York and attended Columbia College Grammar-School and Columbia College. At the end of his freshman year he was compelled to leave college to earn his own living and to help other members of his family, especially a younger brother, who subsequently died at sea. When he was sixteen years old he began writing for various newspapers. In his work he was greatly aided by Charles G. Halpine ("Miles O'Reilly"), who was a good friend to him. At eighteen he became a law clerk, and devoted his attention to preparing himself to practise law. Upon his majority he was admitted to the bar, and at the age of twenty-five was elected justice of the Sixth Judicial District Court for a term of six years. After serving four years in that place he was elected to the bench of the Court of Common Pleas. There he served for nearly two years in company with Chief Judge Charles P. Daly

and Judge John R. Brady, two of the most respected jurists of the day. He then resigned his place and went back to his law office for two years. In 1871 he was elected a justice of the Supreme Court by an overwhelming majority, and at the end of his term, fourteen years later, was reelected without opposition, being nominated by Democrats and Republicans alike. When the Appellate Division of the Supreme Court was created, in 1894, Justice Barrett was appointed one of its original seven members.

Justice Barrett has held no political office, in his high view of the case judicial offices being entirely non-political. He has, however, taken an important part in political affairs as a lawyer and a citizen. He resigned his place on the Common Pleas bench just as the popular uprising against the corrupt Tweed Ring was taking form. He promptly identified himself with that movement. He was president of the Young Men's Municipal Reform Association, which strenuously fought against the Ring, and was a prominent member of the famous Committee of Seventy. He spoke at a great anti-Ring meeting at Cooper Union, with Samuel J. Tilden and Henry Ward Beecher, and was one of the counsel for the Committee of Seventy and also for John Foley in the great injunction suit against the Ring, which was tried before Justice Barnard, and which resulted in the appointment of Andrew D. Green as deputy controller, and the exposure of the rascalities of the Ring.

Justice Barrett is a member of the Century, Metropolitan, Manhattan, Democratic, Barnard, Riding, and Mendelssohn Glee clubs of this city. He was married in November, 1866, to Mrs. Gertrude F. Vingut, widow of Professor Francisco Javier Vingut, and daughter of Sumner Lincoln Fairfield, the New England writer and poet. Only one child was born to them — a daughter, Angela Carter Barrett, now deceased. Justice Barrett has made his home in New York ever since he came here at the age of fifteen. His father died at that time, and his mother had died before his father and he left Ireland. He has throughout his long and distinguished career commanded the fullest measure of esteem and confidence of the entire community, "unsullied in reputation, either as a man, a lawyer, or a judge."



W. R. Neal



WILLIAM R. BEAL

WILLIAM R. BEAL, who for many years has been prominent in business life in the northern part of the city, is a native of Newark, New Jersey, where he was born on May 13, 1838. His parents came to this country from England about 1830; his father, Joseph Reynolds Beal, being a man of gentle birth and fine education, and his mother, whose maiden name was Elizabeth Austen, being a relative of the eminent author Jane Austen. The subject of this sketch was left in boyhood an orphan, with a brother and three sisters, one of whom was an invalid. To the devotion and self-sacrifice of his sisters he attributes much of the success that has come to him in his business career.

Credit is also due to Mr. Beal's preceptor, John Lockwood, Jr. That well-known educator, who was the founder of the Lockwood Academy in Brooklyn, was in the early fifties the principal of Grace Church School in Newark, New Jersey, in which institution Mr. Beal was educated, and on leaving which he received the only prize given for excellence in his studies.

On leaving school, the boy began service in a store, where for two years he worked nearly sixteen hours a day. He was next employed in the office of the Newark Gas Light Company, from which he went, in the fall of 1855, when a little more than seventeen years old, to be superintendent of the Yonkers Gas Light Company at Yonkers, New York. Although he had had at that time only a few months' experience in that business, he showed himself competent to take charge of the affairs of the Yonkers company, and he made with it a contract for two years at an increasing salary, sufficient to enable him to provide for the other

members of his family. During his life in Yonkers he was one of the founders of St. Paul's Protestant Episcopal Church, and was one of its vestrymen before he attained his legal majority. In 1863, as a member of the Seventeenth Regiment, New York Militia, he went with it to the front, where he served until honorably discharged.

Mr. Beal left the Yonkers company in 1866, after serving for eleven years, leaving it in a highly prosperous condition. He then took charge of the Westchester County Gas Light Company of what was then the town of Morrisania, and in that capacity became identified with the great development of what is now the Borough of the Bronx of New York City. He was a founder of the Northern Gas Light Company, and built its works. He organized the William R. Beal Land Improvement Company, and purchased and dealt in extensive tracts of real estate. He was eminently successful in the management of the Westchester County Gas Light Company, and of its successor, the Central Gas Light Company, and made in its apparatus improvements which have been widely adopted throughout the country. He was recently retired from the presidency and active management of the company, but remains chairman of its board of directors. He was president of the American Gas Light Association in 1901-1902, and is now president of the Newburgh (New York) Light, Heat and Power Company, a trustee of the Empire City Savings Bank, and a director of the Acker Process Company, the American Gas Company, the Central Union Gas Company, the Equitable Gas Company of New Jersey, the Poughkeepsie (New York) Light, Heat and Power Company, the United States Life Insurance Company, and the Yorkville Independent Hygeia Ice Company, etc.

Mr. Beal was married in April, 1863, to Miss Eleanor Louise Bell. In 1891 he removed to Harlem, in the upper part of Manhattan Island, and has there since made his home. In the Bronx he has been a trustee and chairman of the board of trustees of the public schools, vestryman of St. Mary's and St. Ann's churches, and vice-president of the North Side Board of Trade. In Harlem he was president of the Harlem Club, is a warden of Holy Trinity Church, and a trustee of the Young Women's Christian Association.



Henry A. Pellman



HENRY RUTGERS BEEKMAN

A MAN who bears a distinguished name, and has himself pursued a distinguished career, is the subject of this sketch. On his father's side he is descended from Gerardus Beekman, a sturdy Hollander who was a member of the Council of New Amsterdam at the time of the Revolution of 1688, and was for a time acting Governor of New York early in the eighteenth century. The father of Henry R. Beekman was William F. Beekman, in his day one of the foremost citizens of New York; and his mother was Catherine A. Neilson Beekman, a daughter of William Neilson, a prominent New-Yorker of Irish origin.

Henry Rutgers Beekman was born in this city on December 8, 1845. At the age of sixteen he entered Columbia College, where he was known as a careful and industrious student. At the end of his four years' course he was graduated in the class of 1865, and at once entered the Law School of Columbia, from which, two years later, he was graduated with the degree of LL. B. He was then admitted to the bar, and at once began the practice of his profession. For many years he was associated in the practice of the law in this city with David B. Ogden and Thomas L. Ogden.

Although he has taken an interest in public affairs all his life, Mr. Beekman did not hold office until 1884, when he was appointed a school trustee for the Eighteenth Ward. The next year Mayor Grace made him park commissioner. The year after that he was elected president of the Board of Aldermen, on the ticket of the United Democracy. Two years later Mayor Hewitt appointed him corporation counsel, to succeed Morgan J. O'Brien, who had been elected a justice of the Supreme Court. In this latter office Mr. Beekman gained the reputation of being the

most forcible and effective legal representative New York had ever had before the legislative committees at Albany. Governor Hill afterward appointed him a member of the commission on uniformity of marriage, divorce, and other laws. He also served as counsel to the Rapid Transit Commission. Finally, in 1894, he was nominated by the Committee of Seventy for a place on the Superior Court bench, and was elected by an overwhelming majority. When the new constitution went into force, that court was merged into the Supreme Court, and he became a justice of the latter tribunal.

While he was president of the Board of Aldermen he secured the enactment of the law creating a system of small parks in this city, and also established the policy of maintaining public bath-houses for the poor in the crowded parts of the city. In many other directions he gave his attention to promoting the welfare of the people.

Justice Beekman is a conspicuous figure in the best social life of the metropolis. He belongs to many organizations, among which may be named the University, Century, Union, Reform, Manhattan, and Democratic clubs. He was married, in 1870, to Miss Isabella Lawrence, daughter of Richard Lawrence, a prominent East Indian merchant. They have four children: Josephine L., William F., Mary, and Henry R. Beekman, Jr.

Justice Beekman has, like many other of the "Knickerbockers," a fondness for the old central or down-town parts of New York city. He has, therefore, not joined the migration to the fashionable up-town region, but still lives in a solid, old-fashioned mansion on East Eighteenth Street. There he has a rare collection of old Dutch colonial furniture, which he inherited from his ancestors, and a valuable collection of paintings and other works of art. He has a large library of well-chosen books, including standard and professional works and the best current literature of a lighter vein, and in it much of his time is spent.



Sincerely yours
Henry Bischoff



HENRY BISCHOFF, JR.

IN common with a large number of New York's most active and useful citizens in all professions and business callings, Judge Bischoff is of German descent. His grandfather was a famous church builder at Achim, Prussia, and also a lumber merchant and brick manufacturer. His father, Henry Bischoff, gained prominence as a banker. He was a resident of this city, and here his son, the subject of this sketch, was born, on August 16, 1852.

Henry Bischoff, Jr., was carefully educated, at first in the public schools of New York, then at the Bloomfield Academy at Bloomfield, New Jersey, and then under a private tutor. Afterward came his professional and technical education, which was acquired in the Law School of Columbia College, from which he was graduated, with honorable mention in the Department of Political Science, in 1871. For two years thereafter he read law in the office of J. H. & S. Riker, and then, in 1873, was admitted to practice at the bar.

His first office was opened in partnership with F. Leary, and that connection was maintained until 1878. The partnership was then dissolved, and Mr. Bischoff continued his practice alone, and has since remained alone in it. From the beginning he addressed himself exclusively to civil practice, and especially to cases involving real-estate interests and those before the Surrogate's Court. In these important branches of litigation he rapidly rose to the rank of a leading authority.

He had not long been practising before he became interested in politics as a member of the Democratic party, and his ability being recognized, political preferment was presently within his grasp. He was appointed to collect the arrears of personal taxes in this city, a task of considerable magnitude. The duties of that place were discharged by him effectively, and to general

satisfaction, for nearly ten years. Then, in 1889, he was elected a judge of the Court of Common Pleas. Five years later that court was merged into the Supreme Court, whereupon he became a justice of the latter tribunal, which place he still occupies. With two other justices he holds the Appellate Term, before which all appeals from the lower courts are taken.

Early in his career, during and just after his work in college, Mr. Bischoff had not a little practical experience in his father's banking-house, at times occupying a place of high trust and responsibility there. This business and financial training has proved to be of great value to him in his legal and judicial life, giving him an expert knowledge of financial matters, which are so often brought into court for adjudication, and adding to his professional qualities the no less important qualities of a practical business man.

Mr. Bischoff was one of the founders of the Union Square Bank, and is still a director of it. He belongs to the Tammany Society, the Manhattan and Democratic clubs, the German, Arion, Liederkranz, and Beethoven societies, and various other social and professional organizations. He comes of a music-loving family, and is himself a fine performer upon the piano and other instruments. He is also an admirable German scholar, speaking the language with purity, and cultivating an intimate acquaintance with its literature.

He was married, in 1873, to Miss Annie Moshier, a daughter of Frederick and Louise Moshier of Connecticut. They have one daughter, who bears her mother's name.

Justice Bischoff has invariably commanded the cordial esteem of his colleagues at the bar and upon the bench, and has frequently been the recipient of tangible proofs of their regard. A well-deserved tribute to him is contained in James Wilton Brooks's "History of the Court of Common Pleas," in the following words:

"His moral courage, his self-reliance, his independence of character, his firm adherence to the right cause, have rendered his decisions more than usually acceptable to the bar. Though one of the youngest judges on the bench, he has become already noted for his industry, his uniform courtesy, and the soundness of his decisions."



James A. Blanchard



JAMES ARMSTRONG BLANCHARD

JAMES ARMSTRONG BLANCHARD was born, in 1845, at Henderson, Jefferson County, New York. His father was of mingled English and French Huguenot and his mother of Scotch descent. When he was nine years old the family moved to Fond du Lac County, Wisconsin. A few years later the elder Blanchard died, leaving the family with little means. The boy was thus thrown upon his own resources in a struggle against the handicap of poverty. For some years he worked on the farm, attending the local school in winter.

Before he attained his majority, however, he left the farm for the army, enlisting, in the summer of 1864, in the Wisconsin Cavalry. He served through the war, and was honorably mustered out in November, 1865. His health had been impaired by the exposures and privations of campaigning, and he went back to the farm for a few months. With health restored, he entered the preparatory course of Ripon College. From that course he advanced duly into the regular collegiate course. He was still in financial straits, and was compelled to devote some time to teaching to earn money for necessary expenses. In spite of this, he maintained a high rank in his class, and was graduated in the classical course, with high honors, in 1871. During the last two years of his course he was one of the editors of the college paper.

On leaving Ripon Mr. Blanchard came to New York and entered the Law School of Columbia College. During his course there he supported himself by teaching. He was graduated in 1873, and was admitted to practice at the bar. Forthwith he opened and for eight years maintained a law office alone, building up an excellent practice. In 1881 he became the senior member of the firm of Blanchard, Gay & Phelps, which, the next

year, moved into its well-known offices in the Tribune Building. The firm had a prosperous career, figuring in numerous cases involving large interests. It was dissolved in 1896, and since that time Mr. Blanchard has continued alone his practice in the offices so long identified with the firm.

For many years Mr. Blanchard has been one of the foremost leaders of the Republican party in this city. He has been president of the Republican Club of the City of New York, which is one of the best-known and most influential social and political clubs of the metropolis, and he was one of its five members who, in 1887, formed a committee to organize the National Convention of Republican Clubs in this city that year. He was active in the formation of the Republican League of the United States, and for four years was chairman of its sub-executive committee. He was a member of the Committee of Thirty which, a few years ago, reorganized the Republican party organization in this city, and a member of the Committee of Seventy that brought about the election of a reform mayor in 1894.

Although often importuned to become a candidate for political office, Mr. Blanchard steadily refused to do so, declaring that his ambition was to occupy a place upon the judicial bench. This ambition was fulfilled in December, 1898. At that time Justice Fitzgerald resigned his place in the Court of General Sessions to take a place on the bench of the Supreme Court. Thereupon Governor-elect Roosevelt selected Mr. Blanchard to be his successor, and in January, 1899, made the appointment, which met with the hearty approval of the bar of this city.

Judge Blanchard is a member of the Bar Association, the American Geographical Society, the Union League Club and the latter's Committee on Political Reform, Lafayette Post, G. A. R., and various other social and political organizations. He is married, and has one child, a son, who is a student at Phillips Exeter Academy.





Cornelius A. Bliss



CORNELIUS NEWTON BLISS

AMONG the citizens whom this city, and indeed this nation, might most gladly put forward as types of the best citizenship, in probity, enterprise, and culture, the figure of Cornelius Newton Bliss stands conspicuous. As merchant, financier, political counselor, social leader, and public servant, he holds and has long held a place of especial honor. He comes of that sturdy Devonshire stock which did so much for old England's greatness, and is descended from some of those Puritan colonists who laid in New England unsurpassed foundations for a Greater Britain on this side of the sea. His earliest American ancestor came to these shores in 1633, and settled at Weymouth, Massachusetts, afterward becoming one of the founders of Rehoboth, in the same colony and State. The father of Mr. Bliss lived at Fall River, Massachusetts, and in that busy city, in 1833, the subject of this sketch was born. While Cornelius was yet an infant his father died, and his mother a few years later remarried and moved to New Orleans. The boy, however, remained in Fall River with some relatives of his mother, and was educated there, in the common schools and in Fiske's Academy. At the age of fourteen he followed his mother to New Orleans, and completed his schooling with a course in the high school of that city.

His first business experience was acquired in the counting-room of his stepfather in New Orleans. His stay there was brief, and within the year, in 1848, he returned to the North, and found employment with James M. Beebe & Co., of Boston, then the largest dry-goods importing and jobbing house in the country. His sterling worth caused his steady promotion until he became a member of the firm which succeeded that of Beebe & Co. In 1866 he formed a partnership with J. S. and Eben

Wright of Boston, and established a dry-goods commission house under the name of J. S. & E. Wright & Co. A branch office was opened in New York, and Mr. Bliss came here to take charge of it. Since that time he has been a resident of this city and identified intimately with its business, political, and social life. Upon the death of J. S. Wright, the firm was reorganized as Wright, Bliss & Fabyan. Still later it became Bliss, Fabyan & Co., of New York, Boston, and Philadelphia, with Mr. Bliss at its head. Such is its present organization. For many years it has ranked as one of the largest, if not the very largest, of dry-goods commission houses in the United States, its office and its name being landmarks in the dry-goods trade.

Upon his removal to New York, Mr. Bliss became identified with the interests of this city in a particularly prominent and beneficent manner. There have been few movements for promoting the growth and welfare of New York in which he has not taken an active part, giving freely his time, services, and money for their success. He has been influential in business outside of his own firm, being vice-president of the Chamber of Commerce, vice-president and for a time acting president of the Fourth National Bank, a director of the Central Trust Company, the Equitable Life Assurance Company, and the Home Insurance Company, and governor and treasurer of the New York Hospital.

In politics Mr. Bliss has always been an earnest Republican, devoted to the principles of that party, and especially to the national policy of protection to American industries. For some years he has been the president of the Protective Tariff League. From 1878 to 1888 he was chairman of the Republican State Committee. President Arthur offered him a cabinet office, but he declined it. In 1884 he led the Committee of One Hundred, appointed at a great meeting of citizens of New York to urge the renomination of Mr. Arthur for the Presidency. In 1885 he declined a nomination for Governor of New York, and he has at various other times declined nomination to other high offices. For years he was a member of the Republican County Committee in this city, and also of the Republican National Committee, of which latter he was treasurer in 1892. He has been active in various movements for the reform and strength-

ening of the Republican party in this city, and has often been urged to accept a nomination for Mayor. He was a leading member of the Committee of Seventy in 1894, and of the Committee of Thirty, which reorganized the Republican local organization.

Mr. Bliss accepted his first public office in March, 1897, when President McKinley appointed him Secretary of the Interior in his cabinet. He was reluctant to do so, but yielded to the President's earnest request and to a sense of personal duty to the public service. He filled the office with distinguished ability, and proved a most useful member of the cabinet as a general counselor in all great affairs of state. At the end of 1898, however, having efficiently sustained the President through the trying days of the war with Spain, and having seen the treaty of peace concluded, he resigned office and returned to his business pursuits.

Mr. Bliss is a prominent member of the Union League Club, the Century Association, the Republican Club, the Metropolitan Club, the Players Club, the Riding Club, the Merchants' Club, the American Geographical Society, the National Academy of Design, the Metropolitan Museum of Art, the American Museum of Natural History, and the New England Society of New York.





EMIL LEOPOLD BOAS

THE name of Boas is of English origin. The family which bears it was, however, prior to the present generation, settled in Germany. Two generations ago Louis Boas was a prosperous merchant, and he was followed in his pursuits and in his success by his son. The latter married Miss Mina Asher, and to them Emil Leopold Boas was born, at Goerlitz, Prussia, on November 15, 1854. The boy was sent first to the Royal Frederick William Gymnasium, at Breslau, and then to the Sophia Gymnasium of Berlin.

At the age of nineteen he entered the office of his father's brother, who was a member of the firm of C. B. Richard & Boas of New York and Hamburg, bankers and general passenger agents of the Hamburg-American Line of steamships. After a year he was transferred to the New York office. In 1880 Mr. Boas was made a partner in the Hamburg end of the firm. He had scarcely arrived there, however, when he was recalled and made a member of the New York firm also.

Ten years later he withdrew from the firm, and took a vacation. During that time the Hamburg-American Line established offices of its own in New York. Mr. Boas was thereupon appointed general manager of the Hamburg-American Line, which office he has continued to hold up to the present time. He now has supervision and management of all the interests of the Hamburg-American Line on the American continent. He is also president of the Hamburg-American Line Terminal and Navigation Company. It may be mentioned that the Hamburg-American Line, owning over two hundred vessels, is probably the largest steamship enterprise in the world.

Mr. Boas has acted in a semi-public capacity as the represen-



Emil. Poas.

tative of the New York shipping interests on a number of occasions, taking the lead in urging upon Congress the need of a deeper and more commodious channel from the inner harbor of New York to the ocean. He has taken a similar part in the movement for the extension of the pier and bulkhead lines so as to meet the enlarged requirements of modern shipping, and in the improvement of the New York State canals, being treasurer and chairman of the finance committee of the Canal Association of Greater New York.

Mr. Boas has found time to travel extensively in America and Europe, and to devote much attention to literature and art. He has a private library of thirty-five hundred volumes, largely on history, geography, political economy, and kindred topics. The German Emperor has made him a Knight of the Order of the Red Eagle, the King of Italy a Chevalier of the Order of St. Mauritius and St. Lazarus. The King of Sweden and Norway has made him a Knight of the first class of the Order of St. Olaf, the Sultan of Turkey a Commander of the Order of Medjidjie, and the President of Venezuela a Commander of the Order of Bolivar, the Liberator.

In New York Mr. Boas is connected with numerous social organizations of high rank. Among these are the New York Yacht Club, the New York Athletic Club, St. Andrew's Golf Club, the National Arts Club, the Deutscher Verein, the Liederkranz, the Unitarian Club, the Patria Club, the German Social and Scientific Club, the American Geographical Society, the American Statistical Society, the American Ethnological Society, and the American Academy of Political and Social Science, the New York Zoölogical Society, the American Museum of Natural History, the Metropolitan Museum of Art, the German Society, the Charity Organization Society, the Maritime Association, the Produce Exchange, and the Chamber of Commerce of the State of New York.

Mr. Boas was married in New York, on March 20, 1888, to Miss Harriet Betty Sternfield. They have one child, Herbert Allan Boas. Mrs. Boas came from Boston, Massachusetts, and is identified with the New England Society, the Women's Philharmonic Society, the League of Unitarian Women, and various other organizations.



CHARLES SCHENCK BRADLEY

CHARLES SCHENCK BRADLEY, well known as an electrician and inventor, comes of mingled Dutch and English ancestry. On the side of his father, Alonzo Bradley, he is descended from English colonists who settled at Charlestown, Massachusetts, in 1648. Their name was Foskett, and that name was retained by the family until 1828, when, in consequence of some dispute or misunderstanding, it was changed to Bradley by act of Legislature. On the side of his mother, whose maiden name was Sarah Schenck, he is descended from Edgar de Scheneken, who was a seneschal to the famous Emperor Charlemagne. From that ancestor the line runs through Schenck van Nydeck of Holland, descendants of whom settled at Bushwick and Flatlands, now a part of the Borough of Brooklyn, New York, in 1650. Captain John Schenck, a New Jersey volunteer in the Revolution, was the great-grandfather of Mr. Bradley, and a brother of Lafayette Schenck was his grandfather.

Mr. Bradley was born at Victor, Ontario County, New York, on April 12, 1853. He received a liberal education, largely in sciences, at school and in university, and then, some years after graduation, became associated with Thomas A. Edison, with whom he worked for three years. Then, in 1883, he established an electrical laboratory of his own in New York city, in which he developed a multiphase transmission of power. As a result of his achievements in this direction he became connected with the General Electric Company, and also with the Ampere Electro-Chemical Company, with which latter he has since been identified.

It will be recalled that scientific estimates have been made that



Charles S. Bradley

in another generation or two, at the present rate of increase, more wheat will be needed for the bread of the world than can possibly be grown with the present resources of fertilization. Dwelling upon this fact, the eminent scientist, Sir William Crookes, before the British Association, suggested the possibility of obtaining a supply of nitrogen for fertilizing purposes from the air, when the nitrate of soda beds shall have been exhausted. What is needed for such an undertaking was, he said, a cheap power, illimitable in supply.

The realization of this suggestion has actually been undertaken by Mr. Bradley, in partnership with D. R. Lovejoy. The scene of their labors is at Niagara Falls, where there is just such cheap power in unlimited supply as seems to be needed. Mr. Bradley's plan, briefly stated, is to produce a large number of electric arcs in a confined place, through which a certain quantity of air is to be passed and burned. The air emerges laden with nitric oxids and peroxids, ready for treatment and collection. Simple as this statement seems, the process involves almost indescribable intricacies, and has required Mr. Bradley to deal with many abstruse scientific problems. In the pursuit of this work he has made many inventions of electrical devices, and has secured seventy patents thereon.

Mr. Bradley is president of the Ampere Electro-Chemical Company, and of the Atmospheric Products Company. He is a member of the American Institute of Electrical Engineers, the Electro-Chemical Society, the Genesee Valley Club, and the Niagara Club. He was married many years ago to Miss Emma Oreutt, a member of an old New England family, and has four children: Marion, now Mrs. W. J. Baker of Rochester, New York, Alonzo B., Walter E., and Florence Bradley.





CHARLES ROBERT BROWN

THE name of the Oppenheimer Institute, for the cure of alcoholism and other drug diseases, is well known to the world as that of a most hopeful and efficient philanthropic enterprise. The organizer, vice-president, and general manager of that institution, Charles Robert Brown, forms the subject of the present sketch. Mr. Brown comes of Scotch-Irish stock, and of a family well known for generations on both sides of the Atlantic for integrity and business ability. He is the son of Mark and Jane (Irving) Brown, and was born at Simcoe, Ontario, Canada, on August 3, 1869. There he spent his early life, and acquired a liberal education.

At the age of eighteen years Mr. Brown became a school-teacher, but did not long remain in that profession. Instead, he entered business life as secretary and treasurer of the Norfolk Insurance Company, in which place he became interested in real estate as well as insurance, and presently decided to devote his chief attention to the former business. He accordingly went to Michigan, to Chicago, and to other parts of the West and Northwest, and there engaged with much success in the buying and selling of land. He also engaged in many large timber-land transactions in Canada.

But as of old all roads led to Rome, so business roads in America largely lead to New York. Mr. Brown removed to the metropolis in 1898, intending there to devote his attention to banking and brokerage business. He did so with marked success, and made for himself a leading place in the New York business world.

Before he had been in New York long, however, he made,



Chas. R. Brown,

through the introduction of some prominent clergymen, the acquaintance of Dr. Isaac Oppenheimer, of the Medical School of Columbia University, who had for some years paid especial attention to the treatment of alcoholism and other drug diseases with marked success. Mr. Brown at once became interested in the work from a philanthropic point of view, and after conferring with a number of men interested in temperance reform and general philanthropic efforts, he decided to undertake the organization of what is now known as the Oppenheimer Institute.

This institution, founded in New York, and with headquarters in that city, now has flourishing branches in Philadelphia, Detroit, Pittsburg, and Atlantic City, and it is expected that soon other branches will be established in large cities in all parts of the Union. Upon its Board of Directors are many leading clergymen of the Roman Catholic, Protestant Episcopal, Methodist Episcopal, Presbyterian, Baptist, and other churches, high officers of the army and navy, United States senators, cabinet officers, ex-governors, educators, and representative business men. It would, indeed, be difficult to find an institution whose Advisory Board was more representative of the best elements of American life.

Mr. Brown was married in 1890 to Miss Cora J. McFarlan, now deceased, and has three children: Charles R., Jr., Mary J., and John R. Brown.





WILBUR C. BROWN

THE well-known manufacturer, financier, and political leader who forms the subject of the present sketch is a native of Ohio, and comes of Welsh stock. His parents, Owen T. and Eleanor (Jones) Brown, were both born in Wales. The former, a man of strong character and marked abilities, was for some years engaged as a grain merchant in Ohio. Then, turning his attention to more purely financial matters, he became president of the leading bank of the city of Fostoria, Ohio, which place he continues to fill.

Wilbur C. Brown was born at Newark, Ohio, on November 20, 1863. His early education was received in the schools of Newark and of Fostoria. Thence he went to an academy, from which, in June, 1880, he was graduated with the highest honors of his class. Throughout his entire career in school he excelled in the literary branches, and manifested a marked aptitude for a literary career. When he was fourteen years old he edited and printed an amateur paper, and just after his graduation from the academy he became city editor of the "Daily Jeffersonian" at Findlay, Ohio. He filled this place for nearly two years, and then, in April, 1882, resigned it in order to enter the banking house of the Hon. Charles Foster at Fostoria, Ohio.

Mr. Brown remained in Mr. Foster's banking house until January 1, 1888. He then resigned to become treasurer and financial manager of a large flour-mill company at Fostoria which had been organized by the Hon. M. D. Harter, the well-known Democratic leader of Ohio. For eight years Mr. Brown devoted his attention exclusively to the promotion of its interests, with noteworthy success. Upon the sudden death of Mr. Harter he was burdened with the responsible conduct of the



Wilbur C. Brown

entire business, and this in time proved too much for his physical strength. Hard work and anxiety finally induced a dangerous illness, which compelled a complete retirement from the arduous duties which devolved upon him in that company. In time he regained his health, and though he did not resume his management of the milling company, he has the satisfaction of having led it safely through the most critical part of its history.

Ever since his boyhood Mr. Brown has been an earnest Republican and has taken an active interest in politics. He was a close personal friend and political follower of William McKinley, and during the latter's four years' administration as Governor of Ohio was a member of his military staff, with the rank of colonel. In 1892 he was a delegate to the Republican National Committee at Minneapolis, and was secretary of the Ohio delegation. Again, in 1900, he was one of the alternate delegates at large from Ohio to the National Republican Convention at Philadelphia. For ten years he was chairman of the Republican Committee of Fostoria, and was frequently urged to accept nominations for Congress and other offices, but invariably declined. He is an effective stump speaker, and in the national campaign of 1900 was much in demand, under the auspices of the Republican National Committee. In his speeches he paid especial attention to financial issues, and gained the reputation of an exceptionally well-informed and convincing speaker.

In November, 1896, Mr. Brown became associated with Abner McKinley, brother of the late President McKinley, and removed to New York, where his business career has been successful and where he has won a secure reputation as an enterprising but judicious and safe financier. He was one of the group of capitalists which built the Detroit & Lima Northern Railway from Columbus, Ohio, to Detroit, Michigan. He is one of the chief stockholders in the American Mutoscope Company, and a director and prominent stockholder in half a dozen other prominent corporations in New York. He organized the Fostoria Shade & Lamp Company, representing the largest industry of the kind in this country, and is identified with other undertakings.

Mr. Brown is a member of the Republican Club, the Transportation Club, the Lawyers' Club, and the Ohio Society, of New York.



EDWARD GUYRE BURGESS

EDWARD GUYRE BURGESS, the president of the New York Produce Exchange and of the International Elevating Company, and one of the foremost figures in the produce and transportation business of New York, comes of a family which has long been honorably conspicuous in the history of Albany County, New York. His father bore the same name as himself, Edward Guyre Burgess, and the maiden name of his mother was Mary Tanner Wands. His father was of English ancestry, and was a flour merchant in Albany, New York, and his mother was of Scottish descent.

Mr. Burgess was born at Albany on August 18, 1844. The family soon thereafter removed from that place to Jersey City, and in the public schools of the latter he received his education. Soon after leaving school he perceived the importance of the river and harbor transportation business in New York, and especially of the floating elevator business, for the handling of grain. In this latter business he therefore engaged, and with it he has been conspicuously identified for now more than forty years.

At the present time, Mr. Burgess is president of the International Elevating Company, one of the largest corporations engaged in that line of industry. He is also president of the New York Produce Exchange, the most important grain and produce market in the world, whose enormous red-brick building, with its lofty clock-tower, is one of the chief landmarks of the lower part of New York City.

In addition to these responsible offices, Mr. Burgess holds a directorship in various other corporations, including the



E. G. Burgess.

United States Fire Insurance Company of New York, the Consolidated National Bank of New York, and the Montclair Bank of Montclair, New Jersey.

Mr. Burgess has never held nor sought political office. He is a member of the New York Athletic Club, the chief organization of that kind in America, and of the Midday Club of New York, and, in New Jersey, of the Essex County Country Club, the Montclair Club, the Montclair Golf Club, and various other organizations.

Mr. Burgess was married in Jersey City, in 1867, to Elizabeth Mary Atkins, and has three children: Charles E. Burgess, Edward Guyre Burgess, Jr., and Herbert R. Burgess. His home is in the beautiful suburban town of Montclair, New Jersey, and his offices are in the Produce Exchange Building in New York City.





SAMUEL ROGER CALLAWAY

THE executive head of the New York Central and Hudson River Railroad, which forms the backbone of one of the greatest railroad systems in the world, is perhaps as typical a "railroad man" as can anywhere be found. He has been a railroad man all his business life. He started at the bottom of the ladder, and step by step, through sheer energy, industry, and integrity, has made his way to the top. At middle age he stands at the head of and the acknowledged master of one of the greatest business enterprises of the nineteenth century.

Samuel Roger Callaway is of Scotch ancestry and of Canadian birth. He was born in the province of Ontario, Canada, on December 24, 1850, and was educated in the local public schools. While yet a mere boy, however, he began railroad work in the employ of the Grand Trunk Railroad of Canada. He was only thirteen years old when, in 1863, he filled a junior clerkship in the auditor's office of that corporation. His first salary was eight dollars and thirty-three cents a month. For eleven years he remained in the service of the Grand Trunk, in which time he became proficient in many departments of railroad work.

Mr. Callaway came to the United States in 1874 to act as superintendent of the Detroit and Milwaukee Railroad. The president of that road was C. C. Trowbridge, and it is interesting to recall that he one day gave Mr. Callaway a note of introduction to Commodore Cornelius Vanderbilt, in which he said that Mr. Callaway was the kind of man for whom the Vanderbilts would have use some day. But not at once was Mr. Callaway to realize that prophecy. He went from the Detroit and Milwaukee road to the Grand Trunk, and had charge of its lines west of the St. Clair River. Next he was president of the Chicago and Western Indiana Railroad, and then vice-president

and general manager of the Union Pacific. During the construction period of the Toledo, St. Louis and Kansas City Railroad he was its president, and afterward he was its receiver.

It was from this latter place that he went into the service of the great Vanderbilt railroad system. He was first called to become president of the New York, Chicago and St. Louis or "Nickel Plate" Railroad. This was in 1895. John Newell, president of the Lake Shore Railroad, had died, D. W. Caldwell, president of the "Nickel Plate," had been promoted to succeed him, and Mr. Callaway was made Mr. Caldwell's successor. Upon Mr. Caldwell's death, Mr. Callaway was chosen to succeed him again, as president of the Lake Shore Railroad. Thus he was at the same time president of those two roads, and also of the Pittsburg and Lake Erie Railroad. This was in August, 1897.

While Mr. Callaway was holding these offices, Chauncey M. Depew, president of the New York Central and Hudson River Railroad, resigned his place to become chairman of the combined boards of directors of all the Vanderbilt roads, and Mr. Callaway was promptly elected to succeed him on March 30, 1898. He at the same time, by virtue of the latter election, assumed executive control of the Rome, Watertown and Ogdensburg Railroad and a number of minor lines. Thus he became the immediate head of the gigantic railroad system with which his name is now inseparably connected, and the prophecy of President Trowbridge, made twenty-four years previously, was strikingly fulfilled.

Mr. Callaway's capacity for work is prodigious. He is systematic, careful, reticent, yet straightforward and frank in all that he has to say. He is prompt and decisive, and a strict disciplinarian, yet popular with his subordinates, for the reason that, like all real leaders of men, he subjects himself to the same discipline that he imposes upon them. He is genial, and makes and holds many friends.

His social side is as charming and attractive as his business side is masterful and successful. Mrs. Callaway has borne to him a daughter and two sons. The family had just settled in a fine home in Cleveland, Ohio, when Mr. Callaway was called to New York. Their home is now in the latter city, and it is a well-known center of delightful hospitality.



ALBERT C. CASE

ALBERT C. CASE, who has succeeded John E. Searles as president of the American Cotton Company, may be regarded as an eminently creditable example of the "self-made man," a type of man largely characteristic of American life. He was born in Hunterdon County, New Jersey, and at the age of four years was left fatherless. He therefore had to suffer some privations and lack of advantages. He was cared for by his devoted mother, however, who gave him the best of precept and example, and who secured for him as good an education as available facilities afforded. Then he was compelled to make his own way in the world, by virtue of his own industry and application.

In his boyhood he learned the Morse system of telegraphy, and his first business engagement was in the capacity of telegraph operator on the New York Division of the Pennsylvania Railroad, an occupation which many prominent men have found a good stepping stone to higher things. He was then seventeen years of age. In that business he so proved his worth as to win successive promotions until he became a train despatcher, and an expert in many of the details of practical railroad operation. Then, on May 1, 1886, he withdrew from the service of that company to become auditor and cashier of the Baltimore & Ohio Telegraph Company in New York city. In the latter place he served for three years, and then became the New York passenger agent of the Lehigh Valley Railroad Company, thus extending his knowledge of both the telegraph and the railroad business. Next he went to Atlanta, Georgia, to reorganize the Atlanta branch of Bradstreet's Mercantile Agency, and thence to

Pittsburg, Pennsylvania, where he became the local superintendent of Bradstreet's. In this position he became widely familiar with business men and affairs in many parts of the country, and gained an expert and special knowledge which was of great value to him in later years. Indeed, it was thus that he was fitted to achieve the phenomenal success which he attained afterward in his next business connection, which was with one of the largest business corporations in the world.

Mr. Case became the credit manager of the great Carnegie Company, at Pittsburg, on January 1, 1896, and thereafter was conspicuously identified with that corporation. In 1899 he was admitted to partnership in the company, and when later the "Billion Dollar" United States Steel Corporation was organized and the Carnegie Company was merged into it, he became the proprietor of a considerable interest in that colossal enterprise which has since so largely influenced the whole American business world. His record as credit manager of the Carnegie Company was extraordinary, and is to be attributed to his remarkable business abilities and to the special knowledge acquired during his service with Bradstreet's. In the five years the company's losses from bad debts was only nine one-thousandths of one per cent. of the whole volume of business transacted, which amounted to hundreds of millions of dollars. He thus showed himself to be one of the most successful men in the American business world in conducting a credit business; a fact of much significance and importance in view of the extent to which most businesses are conducted upon a credit basis.

Mr. Case was for some time a director of the American Bridge Company, but finally left Pittsburg for New York city upon being elected president of the American Cotton Company. His departure from Pittsburg was marked with many manifestations of profound regret upon the part of friends and business associates, and was regarded as a distinct and serious loss to the business of that city.

His advent in New York was also marked with rejoicing, especially upon the part of those interested in the American Cotton Company, for which he was expected to perform services not less important and profitable than those which he had given to the other corporations with which he had been identified.

Mr. Case, in addition to being president and a director of the American Cotton Company, is also a director of the American Loom Company, the George W. Stafford Company, and the H. W. Johns-Manville Company, and is a trustee of the Metropolitan Trust Company of New York. He thus fills a place in the business world of wide and varied interests and of great influence.





W^m Astor Charles



WILLIAM ASTOR CHANLER

AMONG the scions of distinguished New York families, no one has achieved at an early age a more honorable position than William Astor Chanler. At an age when most young men are concerned principally with the proper fit of their coats or the pattern of their neckties, he was at the head of an exploring expedition in the heart of Africa, and in his later career as a member of the State Legislature, a patriot, and a soldier, he has proved himself a worthy descendant of sturdy ancestors.

For the present purpose it will be sufficient to trace back Mr. Chanler's paternal ancestry three generations. Dr. Isaac Chanler was one of the foremost physicians in this country in colonial times. He served with conspicuous merit as a surgeon in the American army in the Revolutionary War, and was the first president of the Medical Society of South Carolina, his home being at Charleston in that State. His son, the Rev. John White Chanler, will be remembered as a prominent and honored clergyman of the Protestant Episcopal Church. A son of the Rev. Mr. Chanler was the Hon. John Winthrop Chanler of this city. He was born in 1826, was graduated from Columbia College, and became one of the leading lawyers of his day. He was also a political leader, being a member of Tammany Hall, and for three terms a Representative in Congress from a New York city district.

On the maternal side Mr. Chanler is a member of the Astor family, being directly descended from the first John Jacob Astor, founder of that family in America. The latter's son, William Backhouse Astor, married Miss Margaret Armstrong, the daughter of the younger of the two General Armstrongs famed in the earlier history of this nation. General Armstrong became a Rep-

representative in Congress from New York in 1787; a Senator of the United States from New York in 1800; United States minister to France and Spain in 1804-10; a brigadier-general in the United States army in 1812; and Secretary of War in President Madison's cabinet in 1813. One of the children of William B. Astor and Margaret Armstrong Astor was Miss Emily Astor, who became the wife of the Hon. John Winthrop Chanler, named above.

The offspring of the marriage of John Winthrop Chanler and Emily Astor included the subject of the present sketch. William Astor Chanler was born in this city in 1866, and was educated with more than ordinary care, at first by private tutors, then at St. John's School, Sing Sing, New York, then at Phillips Academy, Exeter, New Hampshire, and finally at Harvard University. In the last-named institution he pursued a brilliant career, and was graduated with the degree of A. B. in 1887. Later he received the advanced degree of A. M. from his Alma Mater.

On leaving college he literally had the world before him. In perfect physical health, of admirable intellectual attainments, with ample wealth, and of unsurpassed social standing and connections, he had only to choose whatever career he pleased. To the surprise of most of his friends he deliberately turned his back upon the fascinations and luxuries of society, and set out to be for a time a wanderer in the most savage and inhospitable regions of the known — or rather the unknown — world. It was while he was spending a winter in Florida that he conceived the desire — and with him desire and determination were synonymous — to explore the Dark Continent of Africa. Forthwith he organized an experimental trip, a mere hunting excursion. He went to the savage east coast, and landed in Masailand, perhaps the most perilous region in all Africa. There he boldly struck inland, and spent ten months in the jungle, penetrating to the scarcely known region around Mount Kenia and Mount Kilimanjaro. His experiences there convinced him of his ability to stand the fatigues and labors of such adventures, and also confirmed him in his taste for African exploration.

He accordingly resolved to make another venture on a more elaborate scale, and one which should be productive not only of

sport for himself, but of real benefit to the scientific, and possibly the commercial, world. Accordingly, he made his plans with much care and at great expense, bearing all the latter himself. He had only two white companions, one of them being the Chevalier Ludwig von Hohnel, a lieutenant in the Austrian navy, who had also had some practical experience in African exploration. An ample caravan was organized, and on September 17, 1892, the start was made inland from the Zanzibar coast. The first objective point was Mount Kenia, from the slopes of which the sources of the great Victoria Nyanza were supposed to proceed. That mountain was at that time all but unknown, and the wilderness lying at the north of it was still less known, save the fact concerning it that it was infested by some particularly savage tribes. The expedition also proposed to explore the shores of the great Lake Rudolph.

Lieutenant Hohnel wished to explore the river Nianan, which flows into the lake from an unknown source, and, if possible, verify the conjectured existence of another river running into the lake from the northwest. Afterward it was expected to march east-northeast and visit Lake Stephanie and the Juba River, thus covering some five hundred miles of the least-known portion of the earth's surface.

For many months nothing was heard from the party, and much anxiety was felt for their safety. At length a rumor reached civilization that the caravan was stranded at Daitcho, a few miles north of the equator and not far northeast of Mount Kenia. The rumor was subsequently corroborated by information received by the Geographical Society in London. The report stated that the climate was particularly fatal to the camels and other animals in the caravan. In one day they lost one hundred and fifty donkeys and fifteen camels. In February of the following year, Mr. Chanler, after being deserted by many of his native followers, and suffering great hardships, succeeded in reaching the coast. The caravan, when it started in September, 1892, consisted of one hundred and fifty porters, twenty interpreters, cooks, and tent-boys, twelve Sudanese soldiers, seven camel-drivers, and a large number of camels, donkeys, oxen, sheep, goats, ponies, and dogs. On October 1 there were left of living things in the expedition one hundred and twelve black men,

twelve donkeys, Mr. Chanler, Lieutenant von Hohnel, who had been wounded by a rhinoceros and returned to the coast, and Mr. Chanler's servant, Galvin. Notwithstanding the terrible climate and the hardships of the journey, Mr. Chanler's health was not impaired. His expedition was exceedingly fruitful of results, and many important additions were made to the geographical knowledge of Africa. He discovered and mapped a hitherto unknown region equal in area to that of Portugal. He wrote an extremely entertaining account of his experience, entitled "Through Jungle and Desert."

Mr. Chanler resumed his residence in New York, and in 1895 entered political life. Somewhat to the dismay of his family, and to the surprise of all his associates, he joined Tammany Hall, and under that banner was elected to the Assembly from the Fifth District.

In 1898 he made a gallant and successful fight to win congressional honors in the Fourteenth District, although the opposing candidate, the Hon. Lemuel Ely Quigg, was very strong in the district and had carried it the year before by ten thousand. The district runs from Fifty-second Street to Spuyten Duyvil, bounded on the east by Central Park and Seventh Avenue, and the other section runs from Fifty-ninth Street to Seventy-ninth Street on the East Side, the East River being the eastern boundary, the park the western. The district has a population of three hundred thousand people, and a voting strength of sixty thousand. Rich and poor are to be found among the voters, and Captain Chanler, despite his wealth, won the good will of the laboring man as well as that of the capitalist.

When the war with Spain broke out Mr. Chanler was one of the young men of wealth and social standing who disappointed the pessimists by being among the first to offer their services to their country. Mr. Chanler's patriotism went even further. As soon as it was apparent that the government would make a call for troops, he set about recruiting a regiment of volunteers, which he intended to arm and equip at his own cost. He was deeply disappointed when Governor Black intimated that he could not accept the regiment that was being formed by Mr. Chanler. Thereupon he left the city with a few companions, and proceeded to Tampa, with the intention of joining the staff

of Lacret, the Cuban general. Before he could reach Cuba, however, he was commissioned by the President as an assistant adjutant-general, with the rank of captain, and assigned to General Wheeler's staff. He served throughout the Santiago campaign, and was several times under fire, and was mentioned for conspicuous gallantry in action in General Wheeler's despatches to the War Department. On October 3 he was honorably discharged by direction of the President, his services being no longer required. At an extra session of the Assembly in July, 1898, the following resolution was unanimously carried by a rising vote:

"WHEREAS, The Honorable William Astor Chanler, one of the members of this body, has gone to the front with a large number of other patriots from this State, and is now at Santiago de Cuba fighting the country's cause upon the field of battle; therefore be it

"*Resolved*, That the Assembly of the State of New York, in extraordinary session assembled, sends cordial message of greeting to Captain Chanler, and wishes him and all of New York's gallant, brave soldiers a safe return from the field of battle; and be it further

"*Resolved*, That Mr. Chanler be, and he is, granted indefinite leave of absence from the House; and that a copy of this preamble and resolution be spread upon the Journal."

Mr. Chanler is a member of the Knickerbocker, Union, Players', Turf, and Field clubs, and of the American Geographical Society. He is unmarried. One of his sisters, Miss Margaret Chanler, is a member of the Red Cross Society.

Mr. Chanler, as already stated, is a Democrat in politics, as was his father before him. He has expressed himself as favoring a generous national policy, including the enlargement of the army and navy to a size proportionate to the nation's needs, the construction of an interoceanic canal across the Central American isthmus, the establishment of suitable naval stations in the Pacific and elsewhere, the annexation of Hawaii, the control of the Philippines, and perhaps the ultimate annexation of Cuba, whenever the people of that island shall desire it.



SAMUEL SHANNON CHILDS

THE name of Child's, as borne by a number of popular restaurants or eating-houses, is well known in nearly all the large cities of the United States. The personality of the man who bears it and who gave it to these establishments is the theme of the present sketch.

Samuel Shannon Childs, now a State Senator of New Jersey, comes of a family that has been honorably prominent in the northern and central part of New Jersey for several generations. The family homestead is among the picturesque hills of Somerset County and near the upper reaches of the Passaic River, a region which in the last score of years has become one of the most highly esteemed suburban residence districts.

He was born at Basking Ridge, New Jersey, on April 4, 1863, and received his early education in the public school of Franklin, in Bernards Township. Thence he went to the State Model School at Trenton, and to the Morristown High School. In September, 1885, he entered, by appointment of Congressman Howey, the United States Military Academy at West Point, ranking first in the entrance examination. After two years of hard study he was compelled by failing health to resign his cadetship and retire from the academy.

For a year following his retirement from West Point Mr. Childs was on a large wheat farm in Dakota, where his health was restored. In 1888-89 he was engaged in bridge- and railroad-building and other civil-engineering work. Then, in 1890, he decided to undertake the establishment of a system of popular restaurants. Making his headquarters for that business on East Fourteenth Street, New York, he opened branches elsewhere in



Samuel S. Childs

that city and in other leading cities all over the United States. At the present time there are more than thirty of these "Childs' Restaurants" in active and highly profitable operation.

Some years ago Mr. Childs purchased a considerable tract of land in the beautiful village of Bernardsville in Somerset County, New Jersey, including a part of the old Childs homestead. There he has erected a fine residence and there he makes his home. He is a leading citizen of Bernardsville and has for three successive terms been president of the School Board of Bernards Township.

Mr. Childs is a Democrat in politics, and though never an office-seeker has long been an influential member of his party in that part of the State. In 1902 he was induced to accept the Democratic nomination for the office of State Senator from Somerset County, his Republican opponent being Joseph S. Frelinghuysen, a member of one of the most famous and honored New Jersey families. After an earnest campaign Mr. Childs received 3746 votes, Mr. Frelinghuysen 3434, and Mr. Huff, the Prohibitionist candidate, 129. Mr. Childs was thus elected Senator by a plurality of 312, and by a clear majority over all of 183.





HUGH JOSEPH CHISHOLM

SCO^TCH by ancestry, Canadian by birth, true American by choice, is the record of Hugh Joseph Chisholm, the head of the International Paper Company. He was born on May 2, 1847, on the Canadian side of the Niagara River, and was educated in local schools and afterward in a business college at Toronto. Then, at the age of sixteen years, he entered practical business life. His first engagement was in the railway news and publishing line, his business covering four thousand miles of road and employing two hundred and fifty hands. But by the time he had reached his first quarter-century he began to turn his attention to the great enterprises with which he is now identified.

About the year 1882 Mr. Chisholm observed the splendid natural advantages offered by the upper reaches of the Androscoggin River, in Maine, for manufacturing purposes, in the form of an inexhaustible supply of pure water and practically unlimited water-power. For years he planned and schemed to secure there a suitable tract of land for the establishment of an industrial town. He was then in business at Portland, and made many a trip up the Androscoggin, not merely for hunting and fishing, but with great industrial enterprises in his mind's eye. In the late eighties he got control of the land he wanted, and also of the then moribund Rumford Falls and Buckfield Railroad. The latter he promptly developed into the Portland and Rumford Falls Railway, which was opened to traffic in August, 1892.

In the meantime, with his associates, he improved his eleven-hundred-acre tract of land on the Androscoggin and built the industrial town of Rumford Falls. When he organized the



Wm. J. G. G. G.

Rumford Falls Power Company, in 1890, with five hundred thousand dollars capital, there were two or three cabins at the place. When the new railway was opened in 1892 there was a town of more than three thousand population, with great mills, stores, schools, churches, newspapers, fire department, electric lights, and "all modern improvements." The chief industry of the place is the manufacture of wood-pulp and paper. The Androscoggin furnishes an unsurpassed water-power and water-supply, while the surrounding forests provide the wood. The works at Rumford Falls include everything necessary for the transformation of logs of wood into sheets of paper. There are mills for cutting up the trees, chemical works for making the chemicals used in reducing wood to pulp, and paper-mills for turning out many tons of finished paper each day. The place is an unsurpassed exhibition of the achievements of American ingenuity and enterprise, and a splendid monument to the genius of the man who called it into being.

Mr. Chisholm is the president and controlling owner of the Portland and Rumford Falls Railway, and treasurer, manager, and controlling owner of the Rumford Falls Power Company. But his interests do not end there. He was, before the creation of Rumford Falls, the chief owner of the Umbagog Pulp Company, the Otis Falls Pulp Company, and the Falmouth Paper Company. He is also a director of the Casco National Bank of Portland, Maine. Nor did his enterprise stop with these things. Observing the tendency of the age toward great combinations of business interests, by which cost of production is lessened, injurious competition obviated, and profits increased to the producer and cost reduced to the consumer at the same time, he planned and with his associates finally executed such a combination in the paper trade.

The result was the formation of the International Paper Company of New York, which was legally organized in January, 1898, with twenty-five million dollars cumulative six per cent. preferred stock and twenty million dollars common stock. This giant corporation has acquired by purchase the manufacturing plants, water-powers, and woodlands of thirty paper-making concerns, which produce the great bulk of the white paper for newspapers in North America, and are as follows: Glens Falls

Paper Mills Co., Glens Falls, N. Y.; Hudson River Pulp and Paper Co., Palmer's Falls, N. Y.; Herkimer Paper Co., Herkimer, N. Y.; Piercefield Paper Co., Piercefield, N. Y.; Fall Mountain Paper Co., Bellows Falls, Vt.; Glen Manufacturing Co., Berlin, N. H.; Falmouth Paper Co., Jay, Me.; Rumford Falls Paper Co., Rumford Falls, Me.; Montague Paper Co., Turner's Falls, Mass.; St. Maurice Lumber Co., Three Rivers, Quebec, Canada.; Webster Paper Co., Orono, Me.; Plattsburg Paper Co., Cadyville, N. Y.; Niagara Falls Paper Co., Niagara Falls, N. Y.; Ontario Paper Co., Watertown, N. Y.; Lake George Paper Co., Ticonderoga, N. Y.; Winnipiseogee Paper Co., Franklin Falls, N. H.; Otis Falls Paper Co., Chisholm, Me.; Umbagog Pulp Co., Livermore Falls, Me.; Russell Paper Co., Lawrence, Mass.; Haverhill Paper Co., Haverhill, Mass.; Turner's Falls Paper Co., Turner's Falls, Mass.; C. R. Remington & Sons Paper Co., Watertown, N. Y.; Remington Paper Co., Watertown, N. Y.; Ashland Mills, Ashland, N. H.; Rumford Falls Sulphite Co., Rumford Falls, Me.; Piscataquis Paper and Pulp Co., Montague, Me.; Moosehead Pulp and Paper Co., Solon, Me.; Lyons Falls Mills, Lyons Falls, N. Y.; Milton Mills, Milton, Vt.; Wilder Mills, Oleott Falls, Vt.

These various mills produce about seventeen hundred tons of finished paper a day. The company holds the title to more than seven hundred thousand acres of spruce woodland in the United States and license to cut on twenty-one hundred square miles in Quebec, Canada.

Mr. Chisholm is the president of this corporation. Though he has held no public office, he has taken a keen interest in public affairs, and is an earnest member of the Republican party and upholder of its principles. He was married at Portland, Maine, in 1872, to Miss Henrietta Mason, daughter of Dr. Mason of that city, and has one son, Hugh Chisholm.



D. H. Church.



DUANE HERBERT CHURCH

DUANE HERBERT CHURCH, one of the most expert watchmakers and mechanical inventors of the time, is the son of William Clark Church and Mary Ann (Southworth) Church.

He comes of English and early New England stock, being a descendant of Richard Church, who came from England in 1630 in Governor Winthrop's fleet and settled at Boston, two years afterward removing to Plymouth, Massachusetts.

Mr. Church was born on May 12, 1849, at Madison, New York, where his father was a farmer, and received his education in the public schools. At the age of sixteen years he went west, and became an apprentice to the trade of watchmaking, under J. E. Gridley, at Faribault, Minnesota.

Mr. Gridley was a good teacher, and frequently impressed upon his pupil the desirability of never leaving a piece of work until he had done it as well as it was possible for him to do, and Mr. Church has since declared that he owes his great success largely to that advice. It may be added that Mr. Gridley was himself a singularly careful and successful craftsman, and that Mr. Church was an apt and attentive pupil.

After learning his trade under Mr. Gridley, Mr. Church worked at it for seventeen years, in St. Paul, Minnesota, and in Chicago, and earned the reputation of being one of the best watchmakers in the West, though he had not begun to show his possession of the exceptional powers as an inventor and tool-maker for which he is now known.

By this time his ability had attracted the attention of the

American Watch Company of Waltham, Massachusetts, and he was invited to enter its service, which he did in 1882. For a time he was engaged in "missionary" work, traveling about the country and demonstrating the superiority of the Waltham watches. Then for a short time he was in the company's Boston office, engaged in experimental work.

It is one of the glories of the American business and industrial system that special ability is promptly recognized, and opportunity is given for its development along the most profitable and most appropriate lines. Mr. Church was successful as a watchmaker of the old school. He was also successful as a traveling "missionary." In either of these capacities he might have spent his life with reasonable profit and satisfaction. But there was something better for him to do, and the way was soon opened for him to do it.

In 1882 he was appointed master watchmaker in the factory at Waltham, and filled that place for ten years. In the year 1892 Mr. Church was appointed mechanical superintendent, and has since then, by his original machinery and methods, practically revolutionized the watchmaking industry, and placed this country in the lead of the world in the quality and quantity of its product. His inventions are all patented, and though freely displayed to all who are interested, are entirely under his control. Thus they are used only in the Waltham factory, with which Mr. Church has been so long connected.

In former years, watches of foreign make were most highly esteemed in the American market as well as elsewhere. The famous old watchmaking shops of Switzerland and of England seemed secure against all rivalry. There were those who confidently assumed and declared that in the construction of the best grades of watches the "modern inventions" of America could never rival the traditional methods of the Old World, and that power-machinery could never replace hand-work. The error of such views has now been long demonstrated and confessed. While watches of European make are still perhaps as highly esteemed as ever, and are as deserving of such esteem, American watches have risen to at least equal rank, and that not through imitation of European methods, but by the application of new methods, and especially by the use of new tools and new me-

chanical devices, such as those of which Mr. Church has been the inventor.

“It may be said, probably without dispute,” says a writer in “The Engineering Magazine,” “that the Waltham watch shops have gained their superior position mainly through the clear previsions and wonderful mechanical resources of Mr. Church.”

That, it may be added, is the opinion held concerning Mr. Church and his inventions generally throughout the world, by those who are familiar with the subject and are qualified to pass judgment upon it.

Mr. Church makes his home at West Newton, Massachusetts, close by the scene of his inventive triumphs. He was married to Miss Harriet L. Douglas, in Chicago, in 1882, and has two sons, Harold D. and Elliott S. Church, and a daughter, Lesley F. Church.





WILLIAM NATHAN COHEN

“**W**AIT till you come to forty year” was the genial satirist’s injunction to thoughtless youth. The mentioned age is one at which a man should still be young, though fixed in character and in estate. Beyond it lie many possible achievements, and what is gained at forty is not necessarily to be taken as the full measure of a man’s doings. In the present case we shall observe the career of one who began work at an early age and in the humblest fashion, who, by dint of hard work, privations, and inflexible determination, made his way steadily upward, and who, at exactly “forty year,” attained official rank which placed him at the head of his chosen profession.

William Nathan Cohen, son of Nathan and Ernestine Cohen, was born in this city on May 7, 1857. His father was a German, whose ancestors had come from Bavaria, and he followed the business of a dry-goods merchant. William was first sent to the public schools of the city, and then became a clerk in the office of Morrison, Lauterbach & Spingarn. He began this work at the age of thirteen years, and remained in the same office until he was seventeen. Then he determined to acquire a higher education which would fit him for a learned profession. In four months of private study he fitted himself for the highest class in Kimball Union Academy, Meriden, New Hampshire, and after a year in that institution he entered Dartmouth College, selecting it because it seemed most accessible to a youth of his limited means. During his whole college course he worked his way, in the summer as a law-office clerk and in the winter as a school-teacher. He was graduated in the class of 1879, taking the prize for the greatest improvement made in four years. It should be added that one of his employers, Siegmund Spingarn, generously assisted him in his early struggles.



Wm. C. Coker

On leaving Dartmouth he came to New York and entered the Columbia College Law School, at the same time maintaining his service as clerk in the office of Morrison, Lauterbach & Spingarn. Two years later, in 1881, he was graduated and admitted to the bar, and on the death of Mr. Spingarn, in 1883, he was made a member of the firm in which he had so long been employed. He remained in the firm, under its new style of Hoadly, Lanterbach & Johnson, until he was appointed a justice of the Supreme Court. This appointment was made by Governor Black in September, 1897, to fill the vacancy caused by the death of Justice Sedgwick.

While at the bar Mr. Cohen had a distinguished career. Besides a large general practice, he was counsel for a number of business corporations and benevolent institutions, among them being the Brooklyn Elevated Railroad Company, the Third Avenue Railroad Company, the Edison Electric Illuminating Company, the Consolidated Telegraph and Electrical Subway Company, the Hebrew Benevolent Orphan Society, and the Mount Sinai Training School for Nurses.

Justice Cohen was nominated for his place on the bench in 1898, at the earnest recommendation of the Bar Association and the bar generally, without regard to politics. He was, however, opposed by the Tammany organization because of his independence of political considerations, and was defeated in the election, to the general regret of the bench and bar.

He is a member of the Bar Association, the State Bar Association, the American Bar Association, the Lotos Club, the Alpha Delta Phi Club, the University Athletic Club, the Harmonie, Republican, and Lawyers' clubs, the Arion Society, the Society of Medical Jurisprudence, the Society of Fine Arts, the Dartmouth College Alumni, and the Phi Beta Kappa Fraternity. He is unmarried.

Mr. Cohen takes high rank as a lawyer, owing to his training, reading, and accurate insight into legal problems, and his career on the bench showed him the possessor of a judicial mind, a master of good English, and the possessor of that inflexible integrity and impartiality that should distinguish the acceptable administrator of justice.



PETER FENELON COLLIER

PETER FENELON COLLIER, who has become one of the best-known publishers in the publishing center of the United States, is the son of Robert and Catherine (Fenelon) Collier, and was born at Myshall, County Carlow, Ireland, on December 12, 1849. He was educated in the schools of his native town, and then, at the age of seventeen years, came to the United States—as so many of his countrymen have done—in quest of better fortune than the old country could promise him.

Landing in New York, he promptly went West, and found profitable employment as a mechanic in the car shops at Dayton, Ohio. He was frugal and saving, and accumulated a sum from his wages with which he was enabled in 1868 to enter upon a four years' course of study at St. Mary's Seminary, at Cincinnati, Ohio.

Upon leaving that institution he returned to New York, intent upon engaging in the business of a publisher. For six months he was employed by the well-known firm of Sadlier & Co., publishers of educational and theological works, and then set up a business of his own.

Mr. Collier's capital at this time amounted to only three hundred dollars. With that sum, which he had saved from his salary with Sadlier & Co., he bought from a bankrupt concern the electrotype plates of a popular Roman Catholic book, "Father Burke's Lectures." He had to secure credit for paper and for press work and binding. But he was able to do so, and he so skilfully placed the book upon the market that in a year his profits from it amounted to no less than ninety thousand dollars. This monumental success opened the way to other ventures. He



P. Haller

published next a "Life of Pius IX," a work which appealed to his former patrons, and which was highly successful. He now opened branch houses in various cities, and engaged in the business of publishing, at moderate prices, attractive editions of standard works. Thus he published "Chambers's Encyclopedia," "Chandler's Encyclopedia," and histories of New York, of the United States, and of the United States Navy.

His entrance into the field of periodical literature was effected with the illustrated paper "Once a Week," which has now been transformed into "Collier's Weekly," and "Collier's Library." The latter was a series of popular novels and other works, issued every two weeks. The development of "Once a Week" into "Collier's Weekly" marked a new era in American illustrated journalism, and that periodical is now one of the foremost of its class in the world.

Mr. Collier is thus at present the head of one of the largest and most perfectly equipped publishing houses in New York, which puts forth an enormous edition of the "Weekly" each week as well as vast quantities of books.

He is a member of various social organizations in New York and its suburbs, including the Metropolitan, Riding, Meadowbrook, Westchester Country, Westchester Polo, Lakewood, and Morris Park Jockey clubs. He is a prominent figure at Lakewood every winter, and a leader in the hunts and other out-of-door sports at that place.

Mr. Collier was married in 1875 to Miss Catherine Louise Dunn, daughter of Richard Dunn, who has borne him one son, Robert Joseph Collier, who is now editor of "Collier's Weekly."





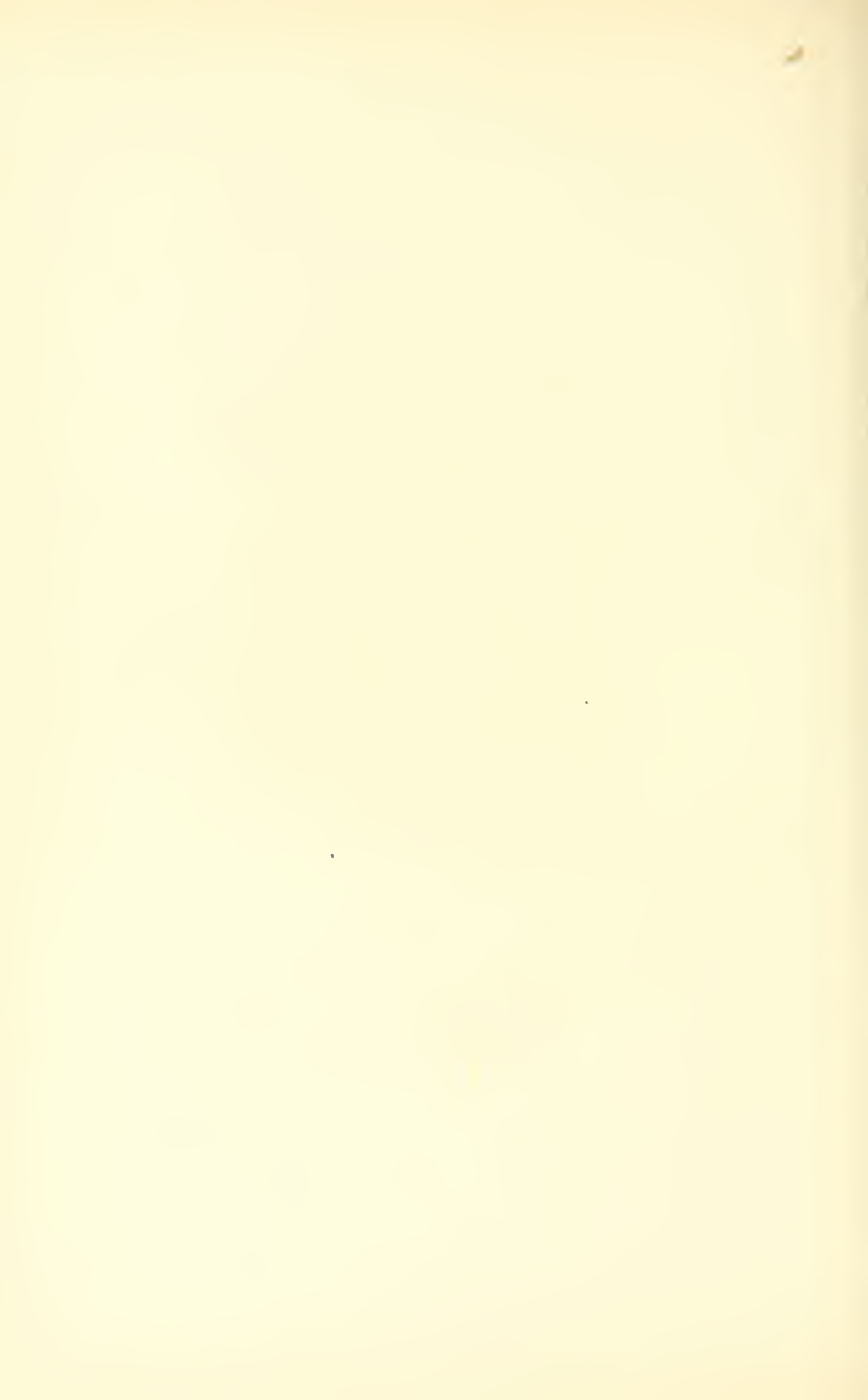
PAUL DRENNAN CRAVATH

THOSE who remember the days "before the war," the days of antislavery agitation and of the realignment of political parties, will readily recall the name of Orren B. Cravath, of Homer, New York. He was one of the most earnest of antislavery men, and one of the founders of the Republican party in the State of New York, being a delegate to its first State Convention. He had come to New York from Connecticut, and his ancestors, originally from England, had lived for five generations in Massachusetts. His son, Erastus Milo Cravath, became a clergyman, lived for some years in Ohio, and has now been for a long time president of Fisk University, at Nashville, Tennessee. He married Miss Ruth Jackson, daughter of Caleb Sharpless Jackson of Kennett Square, Pennsylvania, a prominent abolitionist and member of the Society of Friends, and descendant of a family that had come from England and had lived in Chester County, Pennsylvania, for six generations before him.

To the Rev. Dr. Erastus Cravath a son was born at Berlin Heights, Ohio, on July 14, 1861, to whom he gave the names of Paul Drennan, and whom, when he became old enough, he sent to that institution beloved of antislavery folk, Oberlin College. There Paul D. Cravath was graduated in 1882. Four years later he was graduated from the Law School of Columbia College, receiving the first prize in municipal law and the prize appointment as instructor in the law school for three years following graduation. It may be added that he had gone from Oberlin to Minneapolis in 1882, and had read law at the latter place for some months, until his studies were interrupted by illness. Then he traveled and engaged in business for more than a year, not coming to Columbia until the fall of 1884.



James Bravath



After graduation in law, and while acting as instructor in Columbia, he served as a clerk in the law office of Messrs. Carter, Hornblower & Byrne.

That firm was dissolved in 1888, and Mr. Cravath then became a member of the firm of Carter, Hughes & Cravath. Two years later it, too, dissolved, and then the firm of Cravath & Houston was formed, which still exists. Mr. Cravath has since his admission to the bar applied himself exclusively to the practice of his profession, and has achieved marked success. He has been for some years counsel for the Westinghouse Air Brake Company, the Westinghouse Electric and Manufacturing Company, and several important electric illuminating companies in New York, Brooklyn, and elsewhere. His professional work has, in fact, been largely in connection with corporations.

Mr. Cravath has long taken a loyal citizen's interest in public affairs, and has lent his time and influence to the cause of good government. He has been conspicuously identified with various movements for political reform, but has never allowed the use of his name as a candidate for office. His only approach to office-holding was his service as a delegate to the Republican State Convention in 1898. He is a member of the Union League Club, the University Club, the Lawyers' Club, the New England Society, and the Ohio Society, and takes an active interest in promoting the prosperity of them all.

In 1893 Mr. Cravath was married to Miss Agnes Huntington, a member of the well-known New York family of that name, who was at that time famed as one of the most accomplished singers of the world. They have one child, who bears the name of Vera Agnes Huntington Cravath.





GEORGE CROCKER

THE history of the world is rudely divided into the records of various so-called ages. There is the half-mythical stone age. There is the golden age, of which we have prophecy of a better repetition in this land. There are the dark ages. And so the story goes, each era being designated according to its most conspicuous feature. The present age has many claims to distinction for many of its salient features. Perhaps it might be as worthily known as in any way as the age of railroading, or, at any rate, of engineering. It is probable that no feature of nineteenth-century civilization has been more potent for changing the face of the world and improving the condition of the race than the use of steam-power for transportation on land and sea, and especially on land, for the contrast between the sailing-ship and the steamship is scarcely as great as between the stage-coach and the express-train.

There were also, of old, certain classes of men who dominated their respective ages, such as the knights in the age of chivalry. There were merchant princes in the days of Tyre and Sidon who almost vied with monarchs in wealth and power. We have to-day our merchant princes and captains of industry. But to none are we to give higher rank than to the railroad kings, who have literally cast up a highway and made the rough places smooth. They have covered the lands of the earth with roads for the facilitation of commerce, of industry, and of social intercourse. They have all but abolished time and space. They have made near neighbors of those who dwell at opposite sides of the continent.

The careers of such men are supremely typical of the genius of the century which produced them, and which they, in turn, so



George T. ...

largely shaped; and among them, in this country, there are none more worthy of attention than the members of that remarkable group of men who developed the interests of the Pacific coast, and connected that region with the Eastern States, and with all the nation, with great highways of steel.

The Crocker family is of English ancestry, and was settled in the United States several generations ago. In the last generation it rose to especial distinction in the person of Charles Crocker, the son of a storekeeper at Troy, New York. He was compelled by his father's reverses in his early boyhood to take to selling newspapers and other occupations for self-support. His earnings went into the common fund of the family, which in time amounted to enough for the purchase of a farm in Indiana, whither the family removed when he was fourteen years old. Three years later the boy left home to make his own way in the world. He successively worked on a farm, in a sawmill, and at a forge, getting what schooling he could meanwhile. At twenty-three he started iron-works of his own at Michawaka, Indiana, and conducted that enterprise successfully for four years. Then, in 1849, gold was discovered in California, and he joined the great procession of fortune-seekers that removed to the Pacific coast.

Mr. Crocker did not, however, spend much time in the mines. He opened a dry-goods store at Sacramento, which soon became the leading concern of the kind in that place, and proved highly profitable. In 1854 he was elected to the Common Council, and in 1860 to the Legislature. Then he became impressed with the importance of having railroad communication between California and the Eastern States, and in 1861 gave up his other business and devoted all his energy, ability, attention, and fortune to the task of building the Central Pacific Railroad. He was one of the four men who agreed to pay, out of their own pockets, for the labor of eight hundred men for one year, and who pledged their entire fortunes to the accomplishment of the great task before them. The others were Leland Stanford, Mark Hopkins, and Collis P. Huntington. Each of these men played a separate part in the enterprise. Mr. Crocker was the superintendent of construction. He personally directed the building of some of the most difficult parts of the line over the Sierra Nevada, and never relaxed his efforts until the line was completed in 1869.

Then he joined his three associates in building the Southern Pacific Railroad, and became its president in 1871, as well as vice-president of the Central Pacific. He personally superintended the building of much of the Southern road. He was also a large purchaser of land in California, including much of the water-front of Oakland. He was the principal owner of the Crocker-Huffman Land and Water Company at Merced, and his estate now owns the assets of that enterprise, comprising forty-two thousand acres of land, a lake of seven hundred acres, and eighteen miles of irrigating canals.

Late in life Mr. Crocker made his home in New York, where he had a fine house, with notable collections of paintings, bronzes, and ceramics. He was married, in 1852, to Miss Mary Ann Deming, a lady of English origin, and granddaughter of Seth Read, a lieutenant-colonel in the Revolutionary army. He left four children: Colonel Charles F. Crocker, lately vice-president of the Southern Pacific Railroad, and director of the corporation of Wells, Fargo & Co., who married Miss Easton, a niece of Mr. D. O. Mills; George Crocker; William H. Crocker; and Harriet Crocker, wife of Charles B. Alexander of New York.

George Crocker, the second son of Charles Crocker, was born at Sacramento, California, on February 10, 1856. He was educated at first in the schools of that city, and afterward at the Polytechnic Institute of Brooklyn, New York. After leaving the latter institution, he spent some time in European travel. On his return to the United States he naturally turned his attention to the business in which his father had won so great distinction. His father's wealth made it unnecessary for him to engage in any struggle for a livelihood, but in order thoroughly to acquaint himself with the business he began at the bottom of the ladder, in a clerkship in the operating department of the Southern Pacific Railroad. After a time he purchased an extensive cattle-ranch in Utah and undertook the management of it.

From the last-named enterprise he was recalled, in August, 1888, by the death of his father. He then joined his elder brother in assuming the management of the vast railroad and other interests of the estate, devoting his attention chiefly to the railroads. He has, indeed, since that time, been following the railroad business with exceptional zeal.

Mr. Crocker is now second vice-president of the Southern Pacific Railroad Company, of which his brother, the late Charles F. Crocker, was first vice-president. He is also president of the Oriental and Occidental Steamship Company, president of the Crocker Estate Company, president of the Carbon Hill Coal Company, president of the Rocky Mountain Coal and Iron Company, president of the Promontory Ranch Company, vice-president of the Pacific Improvement Company, and a special partner in the brokerage firm of Price, McCormick & Co. He is also interested as an investor in many other enterprises.

In the early fall of 1899 it was announced that the Crocker interests in the Southern Pacific Railroad had been purchased by an Anglo-American syndicate of which Collis P. Huntington was the head. These holdings, it was said, amounted to some three hundred and forty thousand shares of stock, of which the value was variously stated at from ten million dollars to fifteen million dollars. It was said that the figures paid by the purchasers were a little above the latter amount, and that George Crocker's share of the proceeds of the sale would be something better than four million dollars. This sum he was reported to be about to invest in real estate, largely in New York, but to some extent in San Francisco and Chicago. It was also stated that henceforth Mr. Crocker will make his home chiefly in New York, out of deference to the desire of his wife.

Mr. Crocker has made his home in this city for a great part of the time in recent years, and is a familiar figure in the best social circles of the metropolis. He is a member of the Metropolitan, New York, Lawyers', New York Athletic, Transportation, Westchester, and Stock Exchange Lunch clubs, and is a governor of the Eastern Fields Trial Club. In San Francisco, where he is equally at home, he belongs to the Pacific, Union, University, Country, and Olympic clubs.

He was married at St. Thomas's Church, in this city, on June 5, 1894, to Mrs. Emma Hanchett Rutherford of San Francisco. He owns a home at the corner of Fifth Avenue and Sixty-fourth Street, having recently built it, where he lives when in New York. Mr. Crocker has become interested in New York real estate and business buildings to the extent of several millions of dollars.

Mr. Crocker made, in the summer of 1879, one of the swiftest railroad rides on record in the United States. He was in New York when he heard of the hopeless illness of his elder brother, Charles F. Crocker, and was informed that only the utmost expedition would offer him any promise of seeing him alive. At the earliest possible moment the start was made, in a desperate race against time from one side of the continent to the other. It was then seen what the highest achievements and resources of modern engineering, acting in response to the dictates of unlimited wealth, could do. All the way across the continent phenomenal time was made, and on the home stretch all former records were broken. The run from Ogden to Oakland was by far the quickest ever made on that section of the Pacific Railroad. A few days before, the younger brother, W. H. Crocker, had made a flying trip over it on the same errand, but George Crocker surpassed his record by some hours. Leaving Ogden at 12:49 P. M., the wharf at Oakland was reached at 9:10 A. M. the next day, the run of eight hundred and thirty-three miles being made without a stop. A swift ferry-boat bore him to the other side of the bay, where another special train was in waiting, to bear him to San Mateo. He reached the latter place to find his brother still alive, though unconscious.

Colonel Charles F. Crocker, to whose death-bed his brother thus hastened, was the eldest of the family, being two years older than George Crocker. He received an education similar to that of George Crocker, and then devoted himself to the railroad and other interests of his father. He was also interested in educational and other affairs, being president of the California Academy of Sciences, and a trustee of Leland Stanford University. On his death he left one daughter and two sons. The daughter, Miss Mary Crocker, reached the age of eighteen years in the fall of 1899, and at that time came into possession of the great fortune bequeathed to her by her father and held for her by the trustees of his will. This fortune, amounting to about four million dollars, made her the wealthiest unmarried woman in California.



Joseph F. Daly



JOSEPH FRANCIS DALY

THE distinguished jurist whose name heads this sketch is of pure Irish ancestry. His father, Dennis Daly of Limerick, was a purser's clerk in the British navy, and afterward came to this country and engaged in the shipping trade. In Jamaica, West Indies, he met Elizabeth Theresa Duffey, daughter of Lieutenant John Duffey of the British army, and married her in this city. Afterward he settled at Plymouth, North Carolina, in the house once occupied by John Randolph of Roanoke, and there were born his two sons, Augustin, the eminent dramatic manager, and Joseph Francis.

The latter was born on December 3, 1840. At the age of nine years he was brought by his widowed mother to New York, and was educated in the public schools. In 1855 he became a clerk in a law office, and in 1862 was admitted to the bar. He soon rose to prominence, especially in the movement for reform of the municipal government. He was associated with Charles O'Connor, Benjamin D. Silliman, and other eminent men, and drafted many statutes which are still on the books as bulwarks of good government. In 1865 he appeared before the governor to argue for the prosecution of unfaithful officials. In 1870 he was elected a judge of the Court of Common Pleas for a term of fourteen years, and in 1884 he was reelected for another such term. In 1890 his associates chose him to be chief judge of that bench, and when that court was consolidated with the Supreme Court, he became a justice of the latter, and thus served out the remainder of his term.

Upon the bench Justice Daly was eminently dignified and impartial. He was unwilling to submit to any political or other extraneous influences. On more than one occasion he refused to

obey the dictates of the "boss" of the Democratic party. The latter accordingly marked him for punishment, and, on the expiration of his term in 1898, directed that he should not be re-nominated. Justice Daly's eminent fitness for the bench was generally recognized. The Republican party, though he was a Democrat, nominated him for reëlection, and the Bar Association enthusiastically approved its action and worked for his success. He was recognized to stand for the principle of a pure and impartial judiciary. But the power of the "boss" was too great, and he was defeated, though such defeat was no dishonor.

Justice Daly has long been a favorite orator on public occasions, and a strong friend of Ireland in her struggles for self-government. As a trustee of the National Federation of America he presented the address of welcome to the Earl of Aberdeen on his visit here in 1892, and as president of the Catholic Club he welcomed the Lord Chief Justice of England, Lord Russell of Killowen, in 1896. He was chairman of the joint committee of the Catholic Historical Society and Catholic Club on the quadricentenary of the landing of Columbus, and presided at the meeting of citizens on May 5, 1898, in honor of the twenty-fifth anniversary of the episcopate of the Archbishop of New York. In 1889 he, with his brother Augustin, Edwin Booth, Lawrence Barrett, Joseph Jefferson, and others, incorporated the now famous Players' Club. He is still a member of it, is president of the Catholic Club, member of the Metropolitan, Manhattan, and Democratic clubs, the Southern Society, Dunlap Society, Friendly Sons of St. Patrick, Gaelic Society, Law Institute, Bar Association, American-Irish Historical Society, American Geographical Society, Legal Aid Society, Catholic Summer School, Champlain Club, manager of the Roman Catholic Orphan Asylum, and member of the advisory board of St. Vincent's Hospital. In 1883 he received the degree of LL. D. from St. John's College, Fordham.

He married, in 1873, the stepdaughter of Judge Hamilton W. Robinson, Miss Emma Robinson Barker, who died in 1886, leaving him two sons and a daughter. In 1890 he married Miss Mary Louise Smith, daughter of Edgar M. Smith.



Elliot Danforth



ELLIOT DANFORTH

ELLIOT DANFORTH, who for many years has been prominent as a lawyer, political leader, and public official in the State of New York, was born at Middleburg, Schoharie County, New York, on March 6, 1850. His mother, whose maiden name was Aurelia Lintner, was of German descent. His father, Peter Swart Danforth, was of English descent, and was a State Senator in 1854-55, and became a justice of the Supreme Court of the State in 1872.

Elliot Danforth early manifested a particularly studious disposition, and this led to his acquiring the most thorough education possible, in the common schools and in Schoharie Academy. He then turned his attention to legal studies in his father's office, and at the age of twenty-one years, in 1871, was admitted to practice at the bar. For a few years he practised in his native village with much success. Then, in 1878, he removed to Bainbridge, Chenango County, where he formed a partnership with the Hon. George H. Winsor, one of the foremost lawyers of that part of the State, and that association lasted until Mr. Winsor's death, in 1880. Mr. Danforth's legal career has since that date been marked with much success, and he has served as a member of numerous committees of the State Bar Association.

Mr. Danforth began in his childhood to take an ardent interest in politics, and upon reaching years of manhood he became what might be termed a practical politician, identified with the Democratic party. His first public office was that of President of the village of Bainbridge, to which he was elected for several terms. He was a delegate to the National Democratic Convention in 1880, and was the youngest of all the New York State delegates. In the fall of that year he was unanimously nominated for Rep-

representative in Congress by the Democratic Convention of his district, but declined the nomination. He was also widely mentioned as a candidate for State Treasurer. Four years later he was again a delegate to the National Democratic Convention, and in that year's campaign gave earnest and effective support to the Presidential candidacy of Mr. Cleveland, who was elected.

Soon after the election of L. J. Fitzgerald as State Treasurer, in 1885, Mr. Danforth was appointed to be his Deputy, and at the expiration of his term was reappointed, thus serving through the years of 1886-89. At the Democratic State Convention in 1889 he was unanimously nominated for State Treasurer, and was duly elected by more than 16,000 plurality. Two years later he was renominated for another term in the same office, and was reelected by about 50,000 plurality.

Mr. Danforth was the Democratic candidate for Lieutenant-Governor in 1898, but was defeated, although leading the head of the ticket by 12,000 votes. He was a delegate to the National Democratic conventions of 1892 and 1896, chairman of the New York State Democratic Committee in 1896-98, and chairman of the executive committee of that committee in 1899. He was for several years president of the First National Bank of Bainbridge, New York, and also president of the Board of Education of that place.

Mr. Danforth is now practising law in the city of New York, and is identified with its professional and social activities. His law offices are in the Home Life Insurance Company's Building, on Broadway, opposite City Hall Park. He is a member of the Democratic Club, the chief social organization of the Democratic party, the Lotus Club, and the orders of Free Masons, Odd Fellows, Knights of Pythias, and Elks.

In 1874, on December 17 of that year, Mr. Danforth married Miss Ida Prince, the only daughter of Dr. Gervis Prince, president of the First National Bank of Bainbridge. She died in New York city on October 5, 1895, leaving him two children, Edward and Mary. He married a second time, in New York, on November 30, 1898, his second bride being Mrs. Katharine Black Laimbeer.



Julien T. Davis



JULIEN TAPPAN DAVIES

JULIEN TAPPAN DAVIES, who ranks among the most successful lawyers of the metropolis, is of Welsh descent. His family line is traced back to Rodic Maur, from whom the seventh in descent was the famous Cymric Efell, Lord of Eylwys Eyle, who lived in the year 1200. From him, in turn, was descended Robert Davies of Gwysany Castle, Mold, Flintshire, who was born in 1606, and who was high sheriff of Flintshire and Knight of the Royal Oak. A descendant of Robert Davies, named John Davies, came to America in 1735, and settled in Litchfield, Connecticut. He was a man of wealth and influence. From him, in turn, was descended the late Thomas John Davies, judge of St. Lawrence County, New York. The three sons of the latter were Professor Charles Davies, the eminent mathematician, the late Chief Justice Henry E. Davies of New York, and Major-General Thomas Alfred Davies.

The subject of this sketch is the fourth son of the late Chief Justice Henry E. Davies. He was born in New York city on September 25, 1845, and was carefully educated. He was sent to the famous Mount Washington Collegiate Institute, on Washington Square, New York city. Next he studied at the Walnut Hill School, at Geneva, New York, and thence proceeded to Columbia College. From the last-named institution he was graduated in 1866, with the degree of A. B.

Upon leaving college, Mr. Davies, who had already fixed upon the law as his profession, entered as a student the law office of Alexander W. Bradford of New York, and there was prepared for admission to the bar. Such admission was secured on November 6, 1867. Such early entrance to the bar was due to the responsibilities which had been thrust upon him by the death of

Mr. Bradford. That gentleman left the conduct of his business, by will, to his partner, Mr. Harrison, and to Mr. Davies. This made it necessary for Mr. Davies to seek immediate admission to the bar. He also entered into partnership with Mr. Harrison, and thus came into a large law practice. At the same time he continued his studies in the Law School of Columbia College, from which he was graduated in 1868 with the degree of LL. B., at the same time receiving the degree of A. M. from the college. Mr. Davies was afterward associated in practice with his father, who retired from the bench and resumed legal practice in January, 1869.

Mr. Davies joined the Twenty-Second Regiment, N. G. N. Y., in 1863, as a private, being then only eighteen years old. He saw active service in the campaign which culminated at Gettysburg.

The law practice of Mr. Davies has been chiefly in connection with two great corporations. He has been for many years counsel of the Manhattan Elevated Railway Company, and carried through the courts a most important series of cases establishing its franchises and the principles of its liability for damages to property. He is also counsel for and a trustee of the Mutual Life Insurance Company. He is a Republican in politics, and is actively interested in the duties of citizenship and the elevation of the standard of municipal administration, but has held no political office.

Mr. Davies is a member of various professional and social organizations of the highest class. He was married on April 22, 1869, to Miss Alice Martin, daughter of Henry H. Martin, a banker of Albany, New York.





JAMES B. DILL

PROBABLY the most important phase of the economic development of the United States during the last few years has been the movement for the consolidation of the manufacturing and mercantile firms and companies into large corporations, and with that movement no one has been more prominently identified than James B. Dill of New York, whose reputation as an authority on corporation law is more than national. Mr. Dill is still in early middle life, having been born on July 24, 1854, at Spencerport, near Rochester, New York. He is of New England descent on both sides, his father, the Rev. James H. Dill, having been a native of Massachusetts, and his mother, Catharine Brooks Dill, a member of the well-known Brooks family of Connecticut. In 1859 the Rev. Mr. Dill removed, with his family, from western New York to Chicago, where he was installed as pastor of the South Congregational Church. When the Civil War broke out he went to the front as chaplain of the famous "Illinois Railroad Regiment." The exposure and privation incident to active campaigning resulted in his death, in 1862. In 1868 the boy entered the preparatory department of Oberlin College, and four years later was admitted to Yale, among his classmates being Arthur T. Hadley, now president of the university. Upon his graduation from college in 1876, young Dill took up the study of the law, reading in an office for one year to such good purpose that at the end of that period he was enabled to enter the New York University Law School as a member of the senior class. He was graduated in 1878 from the law school, being salutatorian of his class, although coincidentally with his attendance at the law lectures he had been engaged in teaching at Stevens Institute.

The first case of importance in which he was engaged was connected with the failure of the commercial agency of McKillop & Sprague. The directors of this corporation had neglected to file certain statements required by law, and were therefore held to be personally liable for its debts. This responsibility they disputed in court, but were beaten—or all but one of them. That one had retained Mr. Dill as counsel, and he won the case on a novel point of law. That was the beginning of Mr. Dill's career as a corporation lawyer.

The opening of the era of industrial consolidation, two or three years ago, found the corporation laws of New Jersey at once the most flexible and the most equitable to be discovered on the statute-books of any State, and the projectors of the giant industrial combinations of to-day turned to New Jersey as the State in which to incorporate their new companies. The beginning of this period also found one lawyer preëminently well versed in the intricacies of New Jersey corporation law and corporation practice—Mr. Dill.

As a natural result Mr. Dill was concerned in the incorporation of a large number of the more important consolidations, either drawing up the charters himself, or, as consulting counsel, passing upon the work of other attorneys. Among the host of companies the incorporation of which he has effected, and of which he is a director as well as counsel, are the National Steel Company, the American Tin Plate Company, and, latest and greatest, the Carnegie Company, with its unwatered stock and bond issue of three hundred and twenty million dollars. The incorporation of the Carnegie Company represented probably the most pronounced success of Mr. Dill's professional life, for it became possible only as the result of the adjustment of the differences between Andrew Carnegie and Henry C. Frick, the suspension of the litigation begun by the latter, and the ascertainment of a basis on which the two men and their respective associates in the old Carnegie Steel Company should enter the new Carnegie Company, in the negotiations on all of which matters Mr. Dill took an active part, receiving for his services a fee said to have been the largest ever paid to an American lawyer.

Mr. Dill was chairman, a year or two ago, of a State commission which revised the laws of New Jersey relating to banks,

trust companies, and safe-deposit companies; he is a director of the North American Trust Company of New York, and of the People's Bank of Orange, New Jersey, vice-president of the Savings Investment and Trust Company of East Orange, New Jersey, and chairman of the executive committee of the Corporation Trust Company of New Jersey. He is also a director in more than thirty additional companies. He has been counsel for the Merchants' Association of New York since the organization of that active and influential body, and for twenty years has been counsel to the Loan Relief Association of the Fifth Avenue Presbyterian Church of New York city.

Despite the drafts made upon his time and his strength by his corporation practice, Mr. Dill contrives to find opportunity for work on collateral lines also. "Dill on New Jersey Corporations," of which book he is the author, is the standard authority upon the subject.

The Financial Laws of New Jersey are in part his handiwork, and he has also annotated and compiled for the State its banking laws and general corporation laws. Mr. Dill was one of the framers of the Corporation Act, prepared for New York upon the suggestion of Governor Roosevelt, the New York Business Companies Act of 1900, and early in 1900 was called upon by the government of Quebec to assist in framing a similar act for that Canadian province. He has also delivered addresses before economic and scientific bodies and at colleges on the subject of the so-called "trusts," pointing out in these addresses the distinctions between the honest and dishonest "trusts," and urging compulsory publicity as to methods of operation as the most efficacious remedy for "trust evils."

Mr. Dill married, in October, 1880, Miss Mary W. Hansell of Philadelphia, and has three daughters. Their home is at East Orange, New Jersey, and they also have a summer cottage at Huntington, Long Island, and a camp in the Rangeley region in Maine. Mr. Dill is a member of the Lawyers' Club and the Merchants' Club of New York, president of the Orange Riding Club of Orange, New Jersey, and a member of the Essex County Country Club. The style of his law firm is Dill, Bomeisler & Baldwin, with offices at No. 27 Pine Street, New York.



SILAS BELDEN DUTCHER

THE Dutcher family in New York is descended from Ruloff Dutcher and his wife Jannettie Brussy, who came to this country from Holland early in the seventeenth century. Their son Gabriel married Elizabeth Knickerbocker, a granddaughter of Harman Janse van Wye Knickerbocker of Dutchess County, New York. They were the great-grandparents of Silas B. Dutcher. Mr. Dutcher's parents were Parcefor Carr Dutcher and Johanna Low Frinck. The latter was a daughter of Stephen and Ann Low Frinck. She was descended from Cornelius Janse Vanderveer, who came from Alkmaan, Holland, in the ship *Otter*, in 1659, and settled in Flatbush, Long Island, and also from Conrad Ten Eyck, who came from Amsterdam in 1650, and was the owner of what is now known as Coenties Slip, New York city. Her grandfather, Captain Peter Low, was an officer in the Continental Army.

Silas Belden Dutcher was born in Springfield, Otsego County, New York, on July 12, 1829. He attended the public schools of his native town, and for a short time the Cazenovia Academy. From sixteen to twenty-two he taught school during the winter months, working on his father's farm in the summers. From 1851 to 1855 he was employed in the building and operation of the railroad running between Elmira and Niagara Falls.

In 1855 he came to New York and for some years was engaged in a mercantile business. In 1859 he became a charter trustee of the Union Dime Savings Institution, of which he was president from 1886 until 1891, and with which he is still connected. He is president of the Hamilton Trust Company and of the Ramapo Water Company, treasurer of the Columbia Mutual Building and Loan Association, a director of the Garfield Safe



S. B. Ditcher.

Deposit, the Kings County Electric Light and Power, the Nassau Electric Railway, the German-American Real Estate Title Guaranty, and the Metropolitan Life Insurance companies. The last-named trusteeship he has held for over twenty years.

Since his early manhood Mr. Dutcher has been a prominent figure in the political world. Originally a Whig, he has been a Republican since the organization of the party, has given his services as a speaker in nearly every Presidential campaign until 1888, and has been a delegate to several national conventions. In 1858-59 he was president of the Young Men's Republican Committee of New York city, and in the following year was president of the Wide-Awake Organization of New York. He removed to Brooklyn in 1861, and for four years was president of the Kings County Republican Committee. He was chairman of the Republican Executive Committee in 1876, and was for many years a member of the Republican State Committee.

He has held a number of important State and United States offices, among them those of supervisor of internal revenue, United States pension agent, United States appraiser of the port of New York, superintendent of public works for the State of New York, and manager of the Long Island State Hospital. Mr. Dutcher was one of the earliest and most ardent advocates of the idea of consolidating the different boroughs which now form the city of New York, and did much to effect the consummation of the plan. In recognition of his services, Governor Morton appointed him one of the commission which framed the charter for Greater New York.

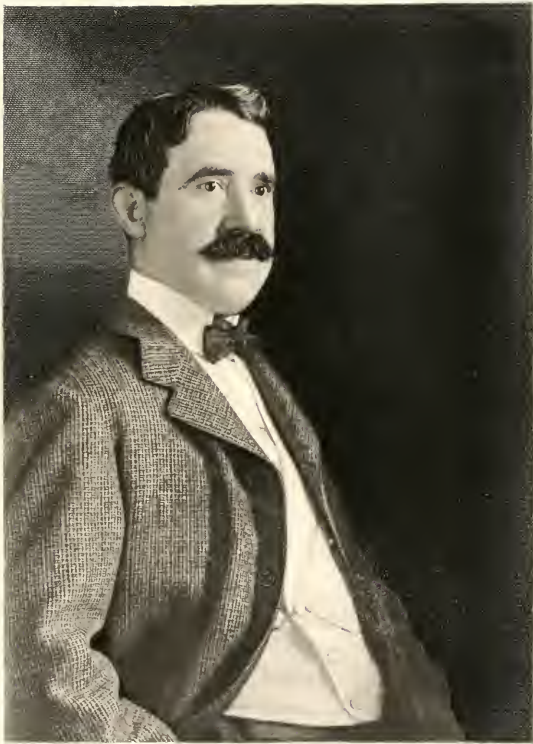
Mr. Dutcher was married, on February 19, 1859, to Rebecca J. Alwaise, a descendant of French Huguenots who came to Philadelphia in 1740. They have six children. Their home is in Brooklyn, where Mr. Dutcher is a member of several well-known clubs of the Masonic fraternity, and of many charitable and benevolent societies.



THOMAS A. ENNIS

IN the strenuous life of the present-day financial world, which has its center and its culmination in the Wall Street region of New York, a young but prominent and highly successful factor is the firm of Ennis & Stoppani, bankers and brokers. This house, which has its headquarters at No. 38 Broad Street, New York, close by the great exchanges and in the heart of the financial district, was formed in 1885, its members being Thomas A. Ennis and Charles F. Stoppani. It began on a small scale, but has steadily and substantially grown, so that now it transacts a business of vast proportions and has an enviable reputation throughout the United States. So large is its business, indeed, that the one suite of offices long ago became inadequate to its needs, and branch offices had to be opened. One of these is at No. 20 Astor Court, New York, adjoining the Waldorf-Astoria Hotel, where many financial concerns now have their offices. Another is at No. 22 Court Street, Brooklyn, in the heart of the business quarter of that borough. A third is at No. 1419 Chestnut Street, Philadelphia; a fourth at No. 38 Kilby Street, Boston; and a fifth at La Salle Street (the Rookery), Chicago, Illinois; these latter two being in the financial districts of their respective cities.

The senior partner and founder of this firm is Thomas A. Ennis, who was born in Brooklyn, New York, on August 26, 1867. His father was the late Thomas Ennis, a prominent citizen of Brooklyn. He studied at first in the public schools of Brooklyn, and then pursued a course at St. John's College in Brooklyn, from which institution he was graduated with high honors.



Mama A. Ernie

Immediately upon leaving college, Mr. Ennis turned his attention to the business life of Wall Street, and as early as 1885 entered the Consolidated Exchange. His partnership with Mr. Stoppani and the establishment of their banking and brokerage house soon followed. His business record since then has been marked with gratifying success, which is attributed to the integrity of the house in its dealings with all its customers, and also to Mr. Ennis's exceptional discretion and foresight, by the exercise of which he has at times been able to forecast important movements of the stock market, to the great profit of himself and his patrons.

Mr. Ennis is as prominent in social and club life as in the business world. He is a member of the Hanover and Crescent Athletic clubs of Brooklyn, two of the leading organizations of that borough, and of the New York Yacht Club, the New York Athletic Club, and the Democratic Club of New York. The last-named club indicates the character of his political affiliations, and it may be added that he has long been an earnest and aggressive Democrat, though he has neither held nor sought public office.





CHARLES EMERY FINNEY

THE Finney family is one of the oldest in the United States, having existed here from early colonial times. Its American founders came from England and settled at Plymouth, Massachusetts, and they and their descendants "grew up with the country" in New England, contributing much to the development and growth of Massachusetts, Connecticut, and other colonies. Ebenezer Ward Finney served in the War of the Revolution, in Connecticut and New York regiments, and he and his son, John Finney, also served in the War of 1812, in New York regiments. After the latter war, Ebenezer Ward Finney went West and settled near Cincinnati, where he founded the town of Finneytown, Ohio. A number of members of the family served in the Federal army in the Civil War, and others have won distinction in various walks of life.

Charles Emery Finney was born at Cambridge City, Indiana, on February 27, 1860, the son of Jasper and Sarah Finney, the former a merchant of Indianapolis, Indiana. He was educated at the De Pauw University, Greencastle, Indiana, winning honors in history and being graduated with the degree of A. B. in 1881. Three years later he received the degree of A. M. On leaving college in 1881, he became a clerk in the bookstore of Bowen & Co., Indianapolis, and also studied stenography and did newspaper work. The next year he became a clerk in the office of the General Freight Agent of the Indianapolis, Bloomington & Western Railway. Next, he was a clerk in the office of the general agent of the Hoosac Tunnel Fast Freight Line, a clerk in the office of the general superintendent of the White Line Central Transit Line, and chief clerk to the division freight agent



W. J. Ferry

of the Cleveland, Columbus, Cincinnati & Indianapolis Railway. In 1886 he became general Western freight agent of the last-named road, with offices at Kansas City, Missouri.

In 1888 Mr. Finney left railroad work and undertook that of smelting and refining metals. For a time he was freight manager of the Kansas City Smelting and Refining Company, and then for ten years he was its general purchasing agent and manager. In 1898 he became general manager of the smelting and mining interests of M. Guggenheim's Sons of New York, and in 1901 a member of the general manager's committee of the American Smelting and Refining Company. In 1902 he also became a director of the Loomis-Pettibone Gas Machinery Company. He is now president of the General Metals Company of New York, and a director of the Blake Mining and Milling Company, both of which concerns are engaged in metallurgical work.

Mr. Finney was married in 1889 to Miss Alice Carey Jones of Connersville, Indiana, and has five children: Charles Emery, Jr., Edgar Lawrence, Walter, Katherine, and Emily Finney. He was for thirteen years associated with the growth of Kansas City, and was a director of the Commercial Club and of the Manufacturers' Association of that place. He is now a member of the Lawyers' and Transportation clubs of New York, of the Denver Club of Denver, Colorado, of the Highland and Canoe Brook Country clubs of Summit, New Jersey, of the Misquamecut Golf Club of Watch Hill, Rhode Island, and of the Phi Gamma Delta Fraternity. He has not sought political prominence, but is now a member of the common council of the city of Summit, New Jersey, having been elected on a citizens' ticket.





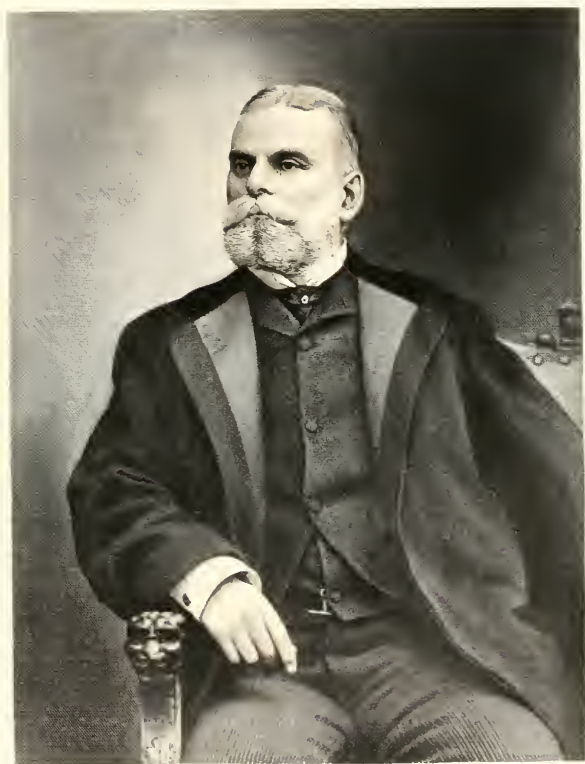
JOHN H. FLAGLER

THE name of Flagler has long been conspicuously identified with leading financial, industrial, and commercial interests in the city of New York and elsewhere, and is borne by more than one man who has, through the force of personal ability and worth, made his way from the comparatively quiet walks of life to the command of vast enterprises. Of these none is better known or has achieved more positive success than John H. Flagler, the subject of the present sketch.

Mr. Flagler is a native of the Empire State, which has been the scene of a large share of his business activities, having been born at Cold Spring, on the Hudson River, about the middle of the century. He received a good practical education, and then, at an early age, devoted himself to business pursuits. For these, in more than one department of activity and enterprise, he has exhibited an exceptional aptitude, and in them has attained an exceptional measure of success.

Reference is made to business pursuits in the plural advisedly, for Mr. Flagler has mastered the art of keeping a number of irons in the fire without letting any of them get burned. He has long been, and is to-day, associated with a large number of enterprises of different kinds. He is able to devote a due amount of attention to each and all, and to make himself felt as a guiding force in each.

Among the most important of Mr. Flagler's business undertakings is that of the National Tube Works Company. He was the founder and organizer of that great corporation, and has been identified with every step of its development. In that capacity he well earned the title of a "captain of industry." Another manufacturing enterprise with which he is identified, dealing



J. H. Taylor

with one of the newest products of American ingenuity, and having almost inestimable promise of future development, is the Automobile Company of America. This corporation, of which Mr. Flagler is president, is taking a foremost part in perfecting horseless vehicles of various types, and in supplying the rapidly increasing demand for them. To what extent the world is entering upon a "horseless age" remains yet to be seen. Certain it is that various forms of mechanical propulsion and traction have already taken the place of horse-power, not only on fixed railroad tracks, but for general use on all roads. The practicability and success of some of these seem now to be well established, and in their future extension Mr. Flagler and the corporation of which he is the president and guiding spirit will doubtless maintain a leading place.

In addition to these manufacturing enterprises, Mr. Flagler is actively interested in matters of pure finance, especially as a director of the National Bank of North America, one of the best-known institutions of the kind in New York. His interest and participation in the great business of fire and life insurance are attested by his being a director of the National Standard Insurance Company, the Assurance Company of America, and the American Union Life Insurance Company. He is also a director of the Crocker-Wheeler Company and of the National Mercantile Agency Company.

Mr. Flagler has not put himself forward in political matters beyond the worthy rank of a private citizen. In clubs and other social organizations he is well known, being a member of a number of the best of them in New York city and elsewhere. Among those to which he belongs are the Lotus, the Lawyers', the Democratic, the American Yacht, the New York Yacht, and some other clubs of New York city, the Lake Hopatcong Club of New Jersey, the Suburban Riding and Driving Club, the Scarsdale Golf Club of Scarsdale, New York, the Metropolitan Museum of Art, the American Museum of Natural History, and the New York Genealogical and Biographical Society.



CHARLES RANLETT FLINT

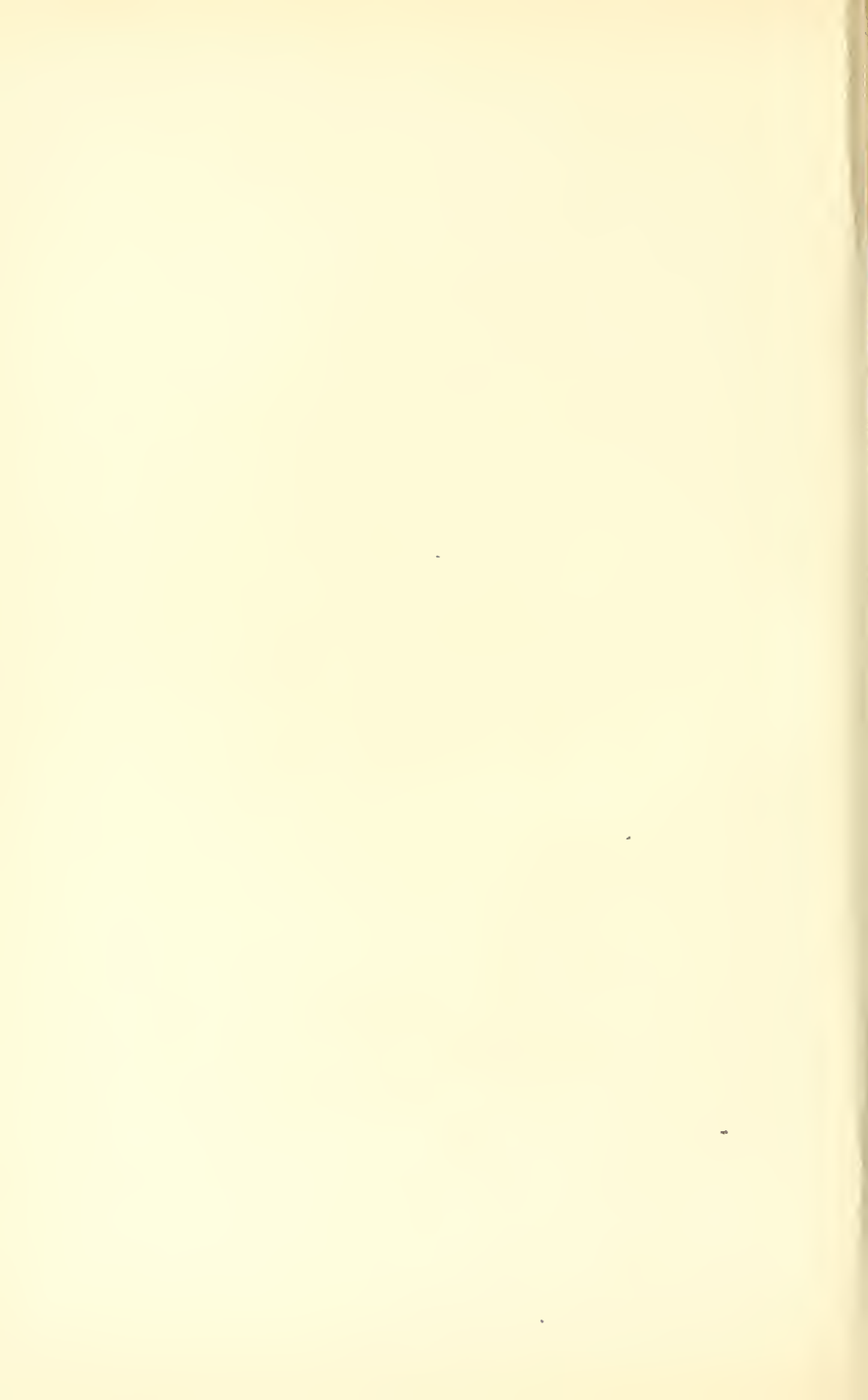
IN the year 1642 Thomas Flint, an emigrant from Wales, arrived in Salem, Massachusetts, and settled in that part of the township which is now South Danvers. One of his numerous descendants was Benjamin Flint, a ship-owner of Thomaston, Maine, who in 1858 removed to New York city, where he became a successful merchant. His son, Charles Ranlett Flint, was born in Thomaston, Maine, on January 24, 1850. He was educated in the schools of his native town, and in those of Brooklyn, the family residence after their removal to New York, and was graduated from the Brooklyn Polytechnic Institute, president of his class and one of its brightest members.

Electing a business career, Mr. Flint became, in 1872, one of the founders of the firm of W. R. Grace & Co. In 1874 he made the first of his many visits to South America, and in 1876 he organized the firm of Grace Brothers & Co. of Callao, Peru. Mr. Flint remained on the west coast of South America nearly a year, and upon his return to New York was appointed consul for the republic of Chile. In 1878 Mr. Flint organized the Export Lumber Company, Limited, now one of the most successful lumber concerns in the United States, with yards in Michigan, Ottawa, Montreal, Portland, Boston, and New York, and handling over two million feet of lumber per year.

In 1880 he was identified with electrical development, being elected president of the United States Electric Lighting Company. He visited Brazil in 1884 and established a large rubber business on the river Amazon. Upon his return he was appointed consul of Nicaragua at New York, and represented that country in negotiations which resulted in concessions being granted to Americans to build a canal. He has also been in



Charles H. Kim



recent years consul-general of Costa Rica in this country. In 1885 Mr. Flint retired from the firm of W. R. Grace & Co. and entered the well-known firm of Flint & Co., composed of his father, Benjamin Flint, and his brother, Wallace Benjamin Flint. This firm succeeded to the shipping business established by Benjamin Flint in 1840, and the lumber, rubber, and general commission business created by Charles R. Flint. During the winter of 1889-90 Mr. Flint was appointed a delegate of the United States to the International Conference of American Republics, which was held in the city of Washington. His intimate knowledge of the South American continent enabled him to render important services as a member of that conference.

Mr. Flint's financial ability has been conspicuously exhibited during the last few years by the consummation of several undertakings of great importance. In 1891 he united the manufacturers of rubber boots and shoes in this country into one large concern under the title of the United States Rubber Company, having a capital of forty million dollars, of which corporation he became the treasurer. In 1892 he brought about a union of five companies manufacturing rubber belting, packing, and hose, under the title of the Mechanical Rubber Company, with a capital of fifteen million dollars, of which concern he is a director and chairman of the finance committee.

A little later he was sent by the United States government on a confidential mission to Brazil to negotiate a reciprocity treaty. His relations with the Brazilian republic have been very close, and when the reëstablishment of the empire was threatened Mr. Flint was empowered by the President, General Peixoto, to purchase vessels and munitions of war. Through his efforts Ericsson's *Destroyer*, the two converted yachts which became torpedo-boats, and the steamships made into the armed cruisers *America* and *Nietheroy*, were turned over to the Brazilian republic. Mr. Flint's generous services to the United States government in affairs relating to South America earned him the esteem and warm personal friendship of James G. Blaine and many other public men. In 1894-95 he brought about the consolidation of the export department of his firm with the Coombs, Crosby & Eddy Co., under the corporate name of Flint, Eddy & Co., of whose board of directors he is chairman.

In the summer of 1896, upon the death of Woodruff Sutton, the firm of Flint & Co., which has continued in the general banking and shipping business, established the Flint & Company Pacific Coast Clipper Line between New York and San Francisco. In 1899 Mr. Flint brought about the consolidation of the chief rubber companies of the United States under the title of the Rubber Goods Manufacturing Company, having a capital of fifty million dollars. He is the chairman of the executive committee and member of the board of directors.

He is a director in the National Bank of the Republic, the Produce Exchange Bank, the Knickerbocker Trust and the State Trust companies. He is also treasurer of the Hastings Pavement Company, the Manaos Electric Lighting Company, and the Manaos Railway Company, and was chairman of the reorganization committee which has recently consolidated the street railroads of Syracuse under the name of the Syracuse Rapid Transit Railway Company. He is one of the council of New York University, and is prominent in the club world, being a member of the Union, the Metropolitan, the Riding, and the South Side Sportsmen's clubs, the New England Society and the Century Association, and of the New York, Seawanhaka-Corinthian, and Larchmont yacht clubs. As a yachtsman Mr. Flint is well known as the sometime owner of the fast yacht *Gracie*, and as a member of the syndicate which built and raced the *Vigilant*. He is an equally enthusiastic sportsman with rod and gun, and has shot big game in the mountains and wildernesses of both North and South America.

He was married, in 1883, to Miss E. Kate Simmons, daughter of Joseph F. Simmons of Troy, New York. Mrs. Flint is a musician and a composer of great talent.





James Tully
A. P. Morris



ROSWELL PETTIBONE FLOWER

EX-GOVERNOR FLOWER, who for many years was one of the most foremost figures in the financial and political world of the Empire State, and, indeed, in that of the whole Union, was remotely of Irish and French ancestry. The first of his name in this country was Lamrock Flower, who came from Ireland in 1685 and settled in Connecticut at Hartford. He had a son Lamrock, whose son Elijah moved to New Hartford, Connecticut, and married Abigail Seymour. Their son George was one of the founders of Oakhill, Greene County, New York, and he married Roxaline Crowe of New Hartford, Connecticut, whose ancestors had come from Alsace, France. Their son Nathan, born in 1796, married Mary Ann Boyle, daughter of Thomas Boyle, the builder of the first waterworks in New York city. Nathan and Mary Ann Flower lived at Theresa, Jefferson County, New York, where the former was justice of the peace for many years, and to them at that place, on August 7, 1835, was born the subject of this sketch.

Roswell Pettibone Flower was left fatherless at the age of eight years. He was enabled, however, to acquire as good an education as the local schools could afford. Then he became a school-teacher himself, and engaged in various businesses. For a time he was a clerk in the post-office at Watertown, New York. Having amassed a small capital, he opened a jewelry store at Watertown, and conducted it with marked success. In the meantime he was a diligent student of law, history, and other branches of learning, fitting himself for the higher duties toward which his ambition tended.

A change came to his affairs soon after his marriage in 1859. His bride was Miss Sarah M. Woodruff of Watertown, New

York, a sister of the wife of Henry Keep, a leading New York capitalist. Through this connection Mr. Flower became interested in finance, and on the death of Mr. Keep, in 1869, he became administrator of the large estate left by him. Accordingly he moved to New York city and entered upon the career of a banker and broker. His first firm was that of Benedict, Flower & Co., the next R. P. Flower & Co., and finally Flower & Co.

The story of Mr. Flower's financial career would be a story of Wall Street for all the years in which he was in New York. He was one of the most influential and most trusted men in New York finance, his activities including banking and brokerage, and railroads.

Mr. Flower was an earnest Democrat, and in 1881 came conspicuously before the public as a successful candidate for Congress from a New York city district, defeating William Waldorf Astor. The next year he was urged to become the Democratic candidate for Governor of New York, but declined in favor of Grover Cleveland, with results of great moment to the whole nation. He also declined renomination for Congress and nomination for the Lieutenant-Governorship. In 1888 he was, however, reelected to Congress, and in 1891 he was elected Governor of New York State.

Mr. Flower was an officer in many important railroad and other companies, and a prominent member of numerous clubs of the best class. He was a man of wide and discriminating charities, setting apart one tenth of his income for such purposes. He built the St. Thomas House in New York, a center of work among the poor, the Flower Hospital in New York, and the Presbyterian Church at Theresa, New York, as a memorial to his parents. With his brother, Anson R. Flower, he built Trinity Episcopal Church at Watertown, New York. Of his three children only one is living, Mrs. John B. Taylor of Watertown. Mr. Flower died on May 12, 1899, and was succeeded in the bulk of his business by his brother, Anson R. Flower.



Charles A. Gordon



CHARLES A. GARDINER

CHARLES A. GARDINER was born in 1855, and is descended from a long line of distinguished Scotch ancestry. His father's family has been prominent in Scotland for many generations, and includes to-day large landowners and members of the Scottish aristocracy. His mother belongs to one of the oldest families in Glasgow, whose members have long been leaders in the commercial, professional, and public life of that city.

When thirteen years of age he entered the academy at Fort Covington, New York, and completed the academic course at seventeen. He then attended the Hungerford Collegiate Institute at Adams, New York, and was graduated after a two years' course, winning the Hungerford Prize for highest general scholarship, which entitled him to a four years' course at Hamilton College. In 1876 he was admitted to Hamilton College, and was graduated as valedictorian of his class in 1880, with the highest rank in scholarship of all graduates but one up to that date.

After graduation Mr. Gardiner studied law in the Hamilton College and Columbia law schools, and received the degree of LL. B. He then took a two years' postgraduate course in constitutional history and constitutional law at Syracuse University, and upon examination the university conferred on him the degrees of A. M. and Ph. D.

In June, 1884, he came to New York and entered the law office of ex-Judge Horace Russell, where he remained until December of that year, when he entered the office of Messrs. Davies & Rapallo. In 1888 he became a member of that firm, and has retained his connection with it ever since.

The firm in 1884 numbered among its clients the elevated rail-

road companies of the city of New York, and Mr. Gardiner at once became and has ever since been prominently identified with the defense in the celebrated elevated-railroad litigation.

In January, 1897, the officers and directors of these companies decided to establish a separate law department in connection with the general offices of the companies in the Western Union Building, No. 195 Broadway, New York, and Mr. Gardiner was placed at the head of the department and made attorney of record for the entire system, comprising the Manhattan Railway Company, the New York Elevated Railroad Company, the Metropolitan Elevated Railway Company, and the Suburban Rapid Transit Company.

It is no disparagement to the other learned and able counsel who have devoted their talents to the interests of the elevated railways to say that behind many of their most brilliant victories in the courts has been the work of the attorney who planned and shaped the methods of defense, and who, by the manner in which he prepared the material for their use, has done much to make their victories possible. Mr. Gardiner occupies to-day a unique and enviable position among the corporation lawyers of New York. But two or three as young as he can be said to have attained equal standing and reputation, or to have secured so excellent results for the corporations and individuals they represent.

Mr. Gardiner has maintained his interest in constitutional, historical, and social problems, has contributed to the "North American Review" and other publications, and has delivered addresses before historical and other societies on these subjects. He has done much original work in his favorite studies, and has collected with care a private library of several thousand volumes on constitutional and historical subjects.

He was married, in 1890, to Miss Alice May Driggs, and their home is at No. 697 Madison Avenue, New York city. He is a member of the Metropolitan and Democratic clubs, the Ardsley Country Club, the Association of the Bar, the Phi Beta Kappa Society, the Alpha Delta Phi Fraternity, and other societies and associations.



Emerson G. Wells



EDWARD NATHAN GIBBS

THE tide that, "taken at the flood, leads on to fortune," is found sometimes by chance, sometimes by earnest seeking. The former method may be the more spectacular; the latter is the more usual and by far the more certain of success. For every one who gains great wealth or power by happy chance, there are many who do so by virtue of fixed determination and patient effort. It is as true in business as in literature and art that genius is a capacity for hard work and for taking pains. Of this an admirable exemplification is found in the career of the subject of this sketch. In his very childhood he conceived the ambition to become a banker and financier. By stress of circumstances he was at times forced into other occupations; but his mind remained fixed upon that single purpose, and his course was at every opportunity shaped toward that end, until in a more than ordinarily successful degree the ideal of his youth was realized and he became a prosperous banker and an acknowledged power in the financial world.

Edward Nathan Gibbs is of English ancestry and of New England birth. He was born at Blandford, Massachusetts, in January, 1841, and received his only class-room education in the public and high schools, ranking as an apt and attentive pupil. At the age of sixteen, when many of his comrades were thinking of entering college, he was constrained to lay aside his school-books for the account-books of a business office. First he became a clerk on the Berkshire division of the New York, New Haven and Hartford Railroad. He soon perceived, however, that in such a service—as in the army, according to "Benny Havens"—"promotions 's very slow," and that his rate of progress toward a bank presidency was infinitesimal; wherefore he presently gave

up that place and became an accountant in a large dry-goods store at Pittsfield, where he remained three years, and then found the long-sought opening. He became discount clerk in the Thames National Bank at Norwich, Connecticut. Thus, before attaining his majority, he was engaged in a work that was not only congenial to him, but was a realization of the life-plans he had made. The feeling that he was at last in his chosen vocation added energy to his ability and integrity. His services were appreciated by the higher officers of the bank. He became a marked man, marked for successive promotions, from rank to rank, through all the grades. He was now indeed a banker, whether as clerk, teller, cashier, or vice-president. At last, in 1890, the final step was taken: he was elected president of the bank; and the ambition of the boy was gratified in the achievement of the man. His twenty-six years of service in various capacities gave him the best possible preparation for the responsibilities that now rested upon him. The bank was one of the oldest in the State. Under his presidency it became one of the strongest and one of the soundest and best managed in all the land. Its capital stock was one million dollars. Before he left its president's chair it amassed a surplus and undivided profits of about eight hundred thousand dollars. He resigned the presidency of the bank in 1897, but by no means retired from active business life. On the contrary, he remained, as he is today, conspicuously identified with even more important financial undertakings.

It was in 1889, while vice-president of the bank and a resident of Norwich, that Mr. Gibbs became officially interested in life-insurance. He was then chosen to be a trustee of the New York Life Insurance Company. In it he soon saw wider scope for the exercise of financial talents than a bank could afford, and he accordingly turned his attention to it more and more. When a crisis came in the affairs of the company, in January, 1892, he was selected as one of the committee of five trustees for the all-important work of investigation and reorganization. That work was so well done that the company was soon placed on a more satisfactory footing than ever before. How great and important was Mr. Gibbs's share in it may be reckoned from the fact that when the reorganization was completed, in August, 1892, he was

elected to the treasurership, an office then newly created, and offered to him for the purpose of securing to the company the benefits of his financial ability, and of enabling him to execute in person the plans he had devised for its welfare. In that office, and in that of chairman of the finance committee, which he also holds, he controls no mere million dollars capital, as in the bank, but funds amounting to fully two hundred million dollars. Nor are his energies exhausted by the onerous duties of this place. He is president of the Berkshire Cotton Manufacturing Company of Adams, Massachusetts, of which he was one of the organizers in 1890, and a director of half a dozen or more railroads, trust companies, and manufacturing concerns. To all of these he devotes time and attention, and in them all makes his individuality felt as a potent and beneficent force.

These manifold activities have not prevented Mr. Gibbs from cultivating highly the intellectual, domestic, and social sides of life. He was married, in 1867, to Miss Sarah Barker, daughter of George P. Barker, formerly Attorney-General of New York, and they have one daughter, Miss Georgia Barker Gibbs. His home was in Norwich, Connecticut, until 1892, when his duties as treasurer of the New York Life Insurance Company required him to reside in New York. He still retains his Norwich home, however, and spends a portion of his time there. Both his homes are centers of social joys, and are noteworthy for their collections of works of art, of which he has long been a liberal but discriminating purchaser. Mr. Gibbs is a member of several of the best New York clubs, including the University, the Metropolitan, and the Players', being qualified for membership in the first-named by receipt of the well-deserved honorary degree of M. A. from Amherst College in 1892.





JAMES McCLURG GUFFEY

JAMES McCLURG GUFFEY, who for more than thirty years has been closely identified with the oil and gas interests of Pennsylvania, and is a conspicuous figure in national as well as State politics, was born in Westmoreland County, Pennsylvania, and came from a line of hardy Scotch ancestors. He spent his boyhood days upon a farm, where he received a good practical and commercial education. At eighteen he became a clerk in the office of the superintendent of the Louisville Railroad Company at Louisville, Kentucky, where he remained several years, resigning the position to accept a more responsible and lucrative one with the Adams Express Company at Nashville, Tennessee.

In the early seventies his attention was attracted to the oil excitement along the Allegheny River. Here, he decided, was an opportunity for him to bring into action the pent-up energy of which he knew himself possessed, and which had been held in check for lack of opportunity. In 1872 he settled at St. Petersburg, Clarion County, Pennsylvania, as general agent for the Gibbs & Sterrett Manufacturing Company, which was at that time the largest manufacturer of oil-well machinery and supplies in the oil regions. He was brought into close relations with all oil operators and with the practical part of the business. Observing keenly and closely, he soon secured valuable leases and began to operate. Success crowned his first efforts, and since then the two have walked side by side with rapid strides. His fertile, resourceful mind, backed by indomitable will power and tireless energy, has made him master of every situation; obstacles that threatened to frustrate his plans have

been brushed aside when one less courageous would have faltered, hesitated, and lost.

His operations have extended to every new field of development in the oil- and gas-producing territory of Pennsylvania, West Virginia, Ohio, and Indiana. When McDonald, the greatest white sand pool ever discovered, was looming above the oleaginous horizon, Mr. Guffey flashed up the great Matthews gusher, the most prolific producer this country has ever witnessed. Its output for a time was more than ten thousand barrels a day, and at one period Mr. Guffey and his associates had a production in the McDonald field alone of fifty thousand barrels a day. These figures are stupendous, yet they only can show the magnitude of his undertakings.

In 1883 he became a permanent resident of Pittsburg. He early recognized the value and possibilities of natural gas, and western Pennsylvania, Ohio, and Indiana are largely indebted to him for the development of their gas territory. By organizing and heading companies that involved the expenditure of millions of dollars, he gave to Pittsburg, Wheeling, Johnstown, Indianapolis, and many other important cities the cheapest and best fuel the world has ever known. Distance made no difference to him as long as his judgment prompted him to act. In 1893 he gave to Kansas a new industry by opening the Neodesha oil-fields. He prosecuted the development of the territory in a way that was bewildering to the residents of that State. After drilling more than one hundred wells, he established a pipe-line system to convey the products to the vast storage-tanks, and erected suitable refineries. Texas next claimed his attention, and Corsicana is indebted to him for the opening of its oil-fields.

In addition to his oil interests, he is probably the largest individual coal-owner in the country, having large possessions in Pennsylvania and West Virginia, principally in the Fairmount region of the latter State, known as the thick or nine-foot Connellsville vein. These lands are held for future development.

His investments in gold- and silver-mines in California and Idaho have made his name almost as well known West as in the East. The Trade Dollar Consolidated Mining Company, at Silver City, Idaho, with a capital of five million dollars, and paying enormous yearly dividends, of which he is president, is

considered one of the richest mines in the West. This company was reorganized in 1899, with two additional large properties. He has profitable mining investments in Florida, California, and Nova Scotia. In Nova Scotia he owns the controlling interest in the Guffey-Jennings gold-mine in the Cariboo district. In California, mills are also in operation in extensive low-grade properties in Mariposa County. He has also acquired several mining properties on the Alaskan coast.

In financial circles Mr. Guffey is well known, being a director and stockholder in the Columbia National Bank of Pittsburg, and in many corporations and institutions holds responsible offices of trust, a tribute to his unswerving integrity.

In politics he is an ardent Democrat of the Jeffersonian school. Although he has been before the public for a long period, he has never, except once, sought political preferment, and then for party reasons only. Appointive offices, national and State, have been proffered him, but he declined all, save that of member of the Democratic National Committee for Pennsylvania. In 1898 he declined the nomination for Governor at the Altoona convention, and in 1899 refused the nomination for United States Senator. In speaking of his recently acquired leadership, the Pittsburg "Post," the most prominent Democratic organ of western Pennsylvania, said in a leading editorial on July 3, 1898:

The recent Democratic convention accepted the leadership of Mr. James M. Guffey and adopted his counsels in the nomination of the head of the ticket and platform. He is a man of affairs, quick, alert, and resourceful, and clearly knows how to handle the practical end of "getting there" in political achievements. His strong common sense and appreciation of wise expediency had a fine illustration in declining the nomination for Governor when it was within his easy reach. Not one in a hundred ambitious politicians would have been equal to this act of self-abnegation. Practical common sense, with a knowledge of the underlying sentiment of the people and unselfish party loyalty, were the qualities that made for him his success.



William Guggenbeyer



WILLIAM GUGGENHEIM

MINING is so directly and so largely a means of producing wealth that a close connection is naturally assumed between it and corporate capital. Not every capitalist is a miner, but every successful miner is presumptively a capitalist. The same may be said of those engaged in smelting and refining the products of the mines, of whom the subject of this sketch is a conspicuous representative.

William Guggenheim, capitalist, and long a leading smelter and metallurgist, is a son of Meyer and Barbara (Myers) Guggenheim, and is a native of the city of Philadelphia, of which his father was an eminent citizen. He was born on November 6, 1868, and was carefully educated. After passing through the public schools and high school he entered the University of Pennsylvania in 1885. There for two years he pursued the scientific course in its College Department. Then he entered the Wharton School of Finance, of the University, intending to complete its course and then engage in the study and practice of the law. His father's large mining interests, however, suggested to him the desirability of fitting himself to engage in their pursuit by continuing his scientific studies. This he decided to do, and accordingly, six months after entering the Wharton School, he returned to the scientific course, and was graduated from it in 1889, having paid especial attention to chemistry and metallurgy.

In 1890-91 Mr. Guggenheim was superintendent of the Philadelphia Smelting and Refining Company of Pueblo, Colorado. For the next ten years thereafter he was the general manager of the various mining and smelting interests of M. Guggenheim's Sons in Mexico. In that capacity he constructed in 1891 lead-

smelting works at Monterey, and in 1894 a lead- and copper-smelting establishment at Aguas Calientes. Of these two concerns he was secretary and treasurer, and at the same time he was vice-president and treasurer of the Philadelphia Smelting and Refining Company of Pueblo, Colorado.

All these and various other companies were in 1901 merged into a single giant corporation. Mr. Guggenheim then retired from active direction of such affairs, though he still remains a member of the New York house of M. Guggenheim's Sons. He is now much interested in educational and philanthropic matters.

It was about the time of Mr. Guggenheim's entry into Mexico that the great mining and other development of that country began, and he was thus one of the pioneers of its prosperity and has been intimately identified with its industrial growth. He is naturally regarded as a high authority upon Mexican topics, both financial and political.

He is a member of the Pennsylvania Society of New York, and a member and vice-president of the New York Alumni Society of the University of Pennsylvania. He is not married.





John Hayes Hammond



JOHN HAYS HAMMOND

JOHN HAYS HAMMOND is a native of the State of California. He comes of a family the paternal side of which came from Kent, England, and settled in Maryland, and which is closely related to the Tilghman and Ringgold families of that State. His father, Richard P. Hammond, was a major in the United States army in the Mexican War, and later settled in San Francisco, California, and was for a time president of the Board of Police Commissioners of that city, and vice-president of the California Pacific Railroad Company. The wife of Major Hammond and mother of John Hays Hammond was Miss S. E. Hays, a sister of Colonel "Jack" C. Hays, a leading figure in the early history of Texas, colonel of the Texan Rangers in the Mexican War, and first Sheriff of the city of San Francisco, California, where he settled after that war. Another brother of hers was Brigadier-General "Harry" Hays of the Louisiana Tigers.

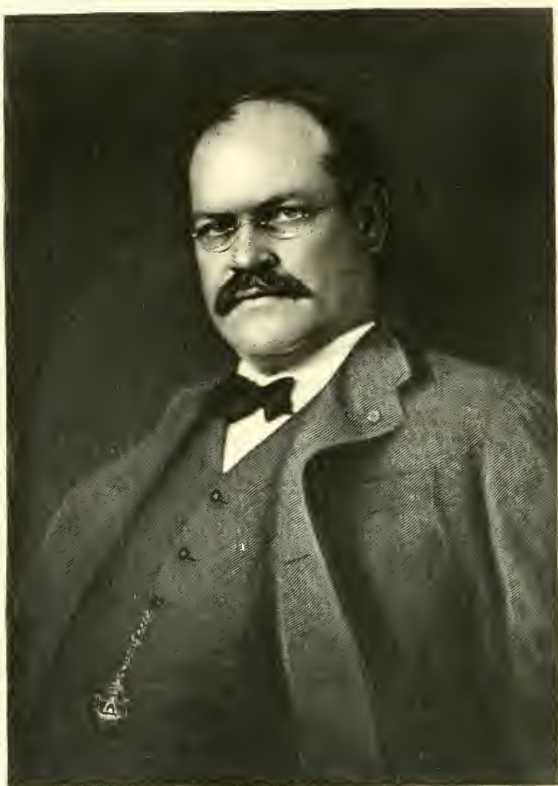
Of such a family John Hays Hammond was born at San Francisco, California, on March 31, 1855. He received a careful education in primary and secondary schools, and at the age of seventeen years entered Yale University, from which he graduated in 1876. Then, having chosen the profession of a metallurgist and mining engineer, he went to Europe for further study, and spent three years at the Royal School of Mines at Freiberg, Saxony, finishing his course there in 1879. In 1898 he received the degree of M. A. from Yale.

On his return to the United States, Mr. Hammond became attached to the United States Geological Survey as an expert, and also served as a manager of various mines. As a mining engineer and expert his activities have been world-wide, for he

has made examinations of mining properties in the United States, Canada, Mexico, Central America, South America, Asia, and Africa. He spent years in the last-named continent, and had charge of some important interests. He made, in 1897, an extensive tour through the region now known as Rhodesia, but formerly called Mashonaland and Matabeleland (which some have identified with ancient Ophir), and reported upon mining properties there. One of his most noted African experiences was in the Transvaal in 1895-96. He was then settled at Johannesburg, the mining center of that country, and was one of the leaders of the Reform Committee, which sought relief from the inefficient and corrupt administration of the Pretoria government. On this account, after the famous Jameson Raid, he was arrested, charged with treason, and condemned to death; but after six months' imprisonment he was released on payment of a "fine" of \$125,000.

Mr. Hammond has lectured on mining and metallurgy at Johns Hopkins, Yale, Harvard, and Columbia universities. He is now settled in New York as a mining engineer, with offices in the Mills Building, and is consulting engineer to the Consolidated Gold Fields, to the Randfontein Estates of South Africa, to the British South Africa Company of Rhodesia, to the El Oro Gold Mining Company of Mexico, and to other corporations. He is a member of the Century Association and University Club of New York, of the Graduates' Club of New Haven, of the University and Pacific Union clubs of San Francisco, of the University and Denver clubs of Denver, of the University Club of Salt Lake City, of the El Paso Club of Colorado Springs, and of other organizations.

He was married, on January 1, 1881, to Miss Natalie Harris, daughter of Judge J. W. M. Harris and niece of General N. H. Harris of Mississippi, who has borne him four children: Harris Hammond, John Hays Hammond, Jr., Richard P. Hammond, and Nathaniel Hammond.



W. P. Harlow



WILLIS POE HARLOW

WILLIS POE HARLOW, who has in late years taken his place among the foremost mining prospectors and operators of America, is of Scottish-American parentage. His father was Isaiah Harlow, the descendant of early Scotch settlers in America, and himself a pioneer planter. His mother's maiden name was Matilda Poe, and she was a cousin of Edgar Allan Poe, the famous poet.

Of such parentage Willis Poe Harlow was born on May 1, 1861, on his father's plantation near Winchester, Virginia. His early life was marked with the privations and labors inseparable from plantation life in such a place and at such a time. For the now historic town of Winchester was one of the storm centers of the Civil War, and the superb "Valley of Virginia," or Shenandoah Valley, was the scene of some of the worst devastations known in all that struggle. That valley deserves historic remembrance as the ground of the first American "expansion," for it was into it that Governor Spotswood and his Virginia cavaliers rode through Swift Run Gap, in 1716, on their attempt to enlarge the borders of the "Old Dominion" from the ocean to the Great Lakes. Spotswood named the river "Euphrates," but, happily, better counsel prevailed in later years, and the mellifluous name of Shenandoah has now been permanently attached thereto.

Before the Civil War that fertile region was the home of prosperity and opulence. Early in the war it was one of the chief granaries and sources of food supply of the Southern armies. That circumstance, with others, led to its being invaded by hostile armies and being made one of the fiercest fighting grounds on

the continent, until it was so despoiled and ravaged that, as was grimly said, a crow flying over it would have to carry his provisions with him. The map of that valley from the Potomac River to the James is thickly marked with the crossed swords indicative of battle-fields and suggestive of the ruin and desolation of war.

Young Harlow was born at the beginning of the war, before Bull Run was fought and more than a year before the first of the battles at Winchester which have invested the name of that place with such tragic memories. His boyhood was spent in the region after it had been desolated by war, and when the wealth of the people had been swept away, their means of production seriously impaired, and all the interests of the country prostrated. That fact meant for him a boyhood of hard work and of comparatively few pleasures and advantages. The local school facilities were of a meager description, while need of manual labor was constant and urgent. It was necessary that all members of the family who were able to do so should take part in the task of cultivating the farm lands, to secure therefrom the necessities of life as well as all hope of anything more.

His boyhood was thus largely devoted to hard work as his father's assistant in the fields and about the barns. At the same time he made the most of such school advantages as were within his reach—the public schools of the vicinity. He also at an early age showed a decided aptitude for mechanics, and that faculty of his was cultivated to the fullest possible extent. So strong did his bent for mechanics become, indeed, that at the age of fourteen he was permitted to leave home and begin work on a railroad.

His first engagement was in the humble and laborious capacity of a fireman on a locomotive engine on the Chicago, Milwaukee & St. Paul Railroad. It was hard work for a boy of fourteen, but farm labors had made him muscular and rugged beyond his years, and he performed his duties with success. He quickly mastered the principles of locomotive engineering, until he understood them as well as the engineer himself. In consequence, he was, after a time, promoted to be an engineer, and for some years had charge of the engine of a passenger train in southern Minnesota.

With such gratifications of his taste for mechanics, he then began to feel the need of higher education, and set about the studying that had been impossible in his boyhood. While running his engine he pursued various studies, especially those preparatory to the practice of the law, with the result that before relinquishing the throttle-valve lever he was admitted to practice at the bar of the Supreme Court of California, passing the best entrance examination that court has witnessed for a number of years. He then began the practice of his profession, and quickly rose to prominence in it. He was invited by A. L. Hart, upon the latter's retirement from the office of attorney-general of the State of California, to enter into partnership with him, which he did, and for years the firm of Hart & Harlow was one of the foremost in San Francisco.

While thus engaged in legal practice, Mr. Harlow visited Arizona and Mexico, to give assistance to a friend whose mining and other interests there had become involved. While on that visit he perceived the vast possibilities of fortune which lay within the mining regions of the Southwest, and determined to develop some of them for his own profit. Accordingly, he became a student of mineralogy and metallurgy, and placed himself in contact with some of the most successful mining operators in that region. A number of opportunities which were presented to him were accepted and improved, to his great profit, and he became an extensive mine owner and capitalist.





GEORGE B. McCLELLAN HARVEY

A NOTABLY successful business and newspaper man of the younger generation is George B. McClellan Harvey, proprietor and editor of the "North American Review." He comes of Scottish ancestry, and is a native of Vermont, where he was born, at Peacham, on February 16, 1864. He was educated at the Caledonia Grammar School in that town, and at an early age manifested a strong tendency toward literary and journalistic work. When only fifteen years old he began writing for the local newspapers, and attained considerable success. At the age of eighteen he became a reporter on the staff of the Springfield "Republican," one of the foremost papers in New England, and remained there two years. Then he went West, and for the next year was a reporter for the "Daily News" of Chicago.

As in old times all roads led to Rome, so in these days all journalistic roads lead to New York. At the age of twenty-one, with his Peacham, Springfield, and Chicago experience behind him, Mr. Harvey came to the metropolis, and became a reporter for the New York "World." For nearly seven years he served that paper, rising from place to place on its staff until he became managing editor, and then editor-in-chief. The last-named place he held only a short time, when his health became impaired, and he was on that account compelled to resign. That was in 1893.

Mr. Harvey then turned his attention to business affairs. For two years he was associated in business with William C. Whitney. Then he undertook the development of electric railroad and lighting concerns on his own account. He built the electric roads on Staten Island, and at Long Branch, Asbury Park, and elsewhere on the New Jersey coast, and is now president of sev-



George B. M. Harvey



eral of them. In 1898 he formed what is known as the Harvey Syndicate, and purchased the street-railroads of Havana and other properties in Cuba, and to the development and improvement of them has since devoted much attention. He is vice-president of the Monmouth Trust and Safe Deposit Company of Asbury Park, New Jersey, of the Lakewood Trust Company of Lakewood, and a director of the Audit Company and of the Mechanics' and Traders' Bank of New York.

Mr. Harvey was, at the age of twenty-one, appointed aide-de-camp, with the rank of colonel, on the staff of Governor Green of New Jersey. He was reappointed and made chief of staff by Governor Abbett, and declined another reappointment at the hands of Governor Werts. He was also appointed commissioner of banking and insurance by Governor Abbett, but resigned the place after a few months in order to give his full time to newspaper work. He also declined the place of consul-general at Berlin, which was offered to him by President Cleveland.

Early in 1899 Colonel Harvey purchased and became editor of the "North American Review" of New York, perhaps the most noted of literary and critical periodicals in the United States, and has since devoted much time and work to the management of it. On taking charge of it, he made this statement of his aims:

"The policy of the 'North American Review' will be more poignant in the future. Its articles will be written by men of the hour. They will be popular in their character, while possessing at the same time dignity and weight. I expect to edit the magazine, and will follow the general lines laid down by a long list of illustrious predecessors. There will be no change of form or manner of review. There will be no political partizanship."

In such manner Colonel Harvey has since that time been conducting the "Review." From the whirl and intense partizanship of a daily political paper, and from the keen competition of business enterprises, to the dignified calm of a great review editorship, was a marked transition, but it has been successfully sustained.

Colonel Harvey was, in November, 1899, elected president of the well-known publishing corporation of Harper & Brothers of New York.



JONATHAN AMORY HASKELL

JONATHAN AMORY HASKELL, the president of the well-known Laffin & Rand Powder Company, and president and director of various other important business corporations, is a native of what is now the city of New York, but was at the time of his birth the separate municipality of Astoria on Long Island. He was born there on July 7, 1861, the son of Samuel and Mary Frances Haskell. His father, Samuel Haskell, was a merchant, doing business in the city of New York, and came of representative New England stock, having been himself born at Beverley, Massachusetts, and having descended from a line of ancestors which had been settled at Beverley since 1632, when it was transplanted from England.

The early education of Mr. Haskell was acquired at local schools, and was continued at a widely known and excellent military academy at Sing Sing, now Ossining, New York. From the latter he did not proceed to college, but instead turned his ways directly into active business life. His first practical work was done in a clerkship in a Wall Street counting-house, where he remained until 1883, gaining much valuable business experience and making important personal acquaintances.

In 1883, though only twenty-two years of age, Mr. Haskell was chosen to be treasurer of the Rochester & Pittsburgh Coal & Iron Company, which responsible place he filled with marked success for a number of years. Nine years later, in 1892, he was elected president of the Repauno Chemical Company of Wilmington, Delaware, an office which he still fills. In 1895 he was elected also president of the great Laffin & Rand Powder Company, one of the best-known firms in that industry, and he still occupies that



Henry Harker

place. That corporation has a capital of one million dollars. Its secretary is Albion W. Higgins and its treasurer Edward N. Wead, and its directors, besides Mr. Haskell, are John L. Riker, Schuyler L. Parsons, Henry M. Boies, William Barclay Parsons, Joseph B. Dickson, and Lucius H. Thayer.

At the present time Mr. Haskell is president and a director of the Laffin & Rand Powder Company of No. 99 Cedar Street, New York, of the Hudson River Wood Pulp Manufacturing Company of the same address, of the Repauno Chemical Company of Wilmington, Delaware, and of No. 97 Cedar Street, New York, and of the Hercules Powder Company of No. 103 Cedar Street, New York. He is also vice-president of the Lake Superior Powder Company, and a director of the Moosic Powder Company and of the Schaghticoke Powder Company.

Mr. Haskell has sought no prominence in political affairs or in public life. His eminence in the powder manufacturing industry has, however, fittingly led to his appointment as a member of the Municipal Explosives Commission of New York city. He has for a long time been identified with the National Guard of New York, having become a second lieutenant of the Twelfth Regiment in 1883, a first lieutenant in 1884, a captain in 1884, and a commissary in 1887. Since 1888 he has been on the supernumerary roll. His interest in philanthropic enterprises is attested by his connection as a trustee with the Manhattan Eye and Ear Hospital of New York city.

He is a member of the Metropolitan, Down-Town, and Riding clubs of New York, of the New York Historical Society, and of the American Institute of Mining Engineers, and is a director of the National Rifle Association. He was married on December 9, 1891, to Miss Margaret Riker, daughter of John L. Riker of New York, and has three children: Mary Riker Haskell, Amory Lawrence Haskell, and Margaret Riker Haskell.





F. AUGUSTUS HEINZE

F AUGUSTUS HEINZE'S ancestry on his father's side is German, extending unbroken through a famous line of Lutheran clergymen for three centuries. Among them was that Aquila who knew the Bible so thoroughly that Luther said if all the Bibles were destroyed the book could be restored from Aquila's memory. Aquila's Bible, bearing Luther's remark in Luther's writing upon its title-page, is still owned by the family. Maternally, Mr. Heinze is descended from Connecticut's first colonial Governor.

F. Augustus Heinze was born in Brooklyn in 1869. Educated in the local schools and in Columbia College School of Mines, he was graduated as a mining engineer. Finally he went to Germany and studied in the best scientific schools there. Returning to the United States, he went West, seeking a business opportunity, and settled at Butte, Montana, in 1890. He was employed by the Boston and Montana Copper Mining Company as a mining engineer, and acquired a thorough practical knowledge of the mining and smelting business.

In 1891 he entered the copper-producing field, competing with the great concerns which already occupied and apparently monopolized it. His first operations were confined to mining under leases, and concentrating ores so produced in a mill located at Meaderville. Purchasing this mill, he shortly thereafter arranged to erect a smelter. Construction was commenced on October 27, 1892, and within sixty-eight days the works produced copper matte. In 1893 he was incorporated, with several associates, under the name of the "Montana Ore Purchasing Company."

This company, one of the most progressive in the entire State of Montana, has been ever among the first to adopt improvements



F. Augustus Kruse

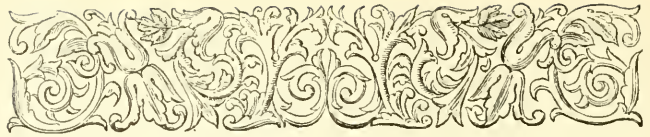


in machinery and refining methods. The company in 1895 employed 16,000,000 pounds of copper and 650,000 ounces of silver, and paid 32 per cent. in dividends on \$1,000,000 capitalization. The capital stock is now \$2,500,000, and more than \$5,000,000 has been expended for mining properties and improvements. The company owns some of the most valuable copper-mines in the world, including both the east and west extensions of the Anaconda lode.

Mr. Heinze has been active in other localities, erecting, in 1895, large smelting works at Trail, British Columbia, and connecting the same with Rossland by the first railroad entering that town. He connected Trail with Robson by a railway which comprises part of the Columbia and Western Railway Company. The erection of his works at Trail, and the contract which he made with the Le Roi Mining Company for smelting 75,000 tons of ore, made possible the development both of the Le Roi Mine and Rossland district. His enterprises were so important that the Canadian Pacific Railway Company purchased his entire interests, at a very handsome profit to him, in 1898.

This transaction accomplished, he concentrated attention on his Butte investments, where some of the older mining companies had endeavored to curtail his operations by litigation in the courts. The most important of these suits, however, have been decided in his favor. These litigations were among the most important ever prosecuted in the mining industry of the United States, and since 1897, when they were inaugurated, several of the contesting companies have found it necessary to consolidate into what is known as the "Amalgamated Copper Company."

Mr. Heinze has held no political office, but his personal popularity and influence in the State is very great. Although younger than other prominent mining magnates of Montana, among whom might be mentioned Senator Clark and Marcus Daly, his ability, intellect, and youth, backed by the immense wealth he has acquired, promise to soon raise him to a position of greater prominence than that yet attained by any one in the State.



JOHN FRANCIS HEMENWAY

A NOTEWORTHY example of the young man in business is furnished by the subject of this sketch. John Francis Hemenway, now a conspicuous figure in the New York business world, comes of fine old English ancestry, and is the son of Seneca C. and Lucy (Francis) Hemenway. He was born at Amber, in Onondaga County, New York, and received the best education the local public schools afforded, which was supplemented with a course of study under private tutors. Thus prepared for business life, he first turned his attention to telegraphy, and for some time was an operator in the employ of the Western Union and other companies. He also had some experience in practical railroad work.

From these occupations he went into a woolen mill at Marcellus, New York, as a bookkeeper, and thence to a similar place in the establishment of the Empire Wringer Company at Auburn, New York. Of the latter concern he became manager, and after it was consolidated with the American Wringer Company he remained for some time as assistant general manager at their head office in New York city. Finally, retaining only a director's interest in the concern, he withdrew from the active management and gave his attention to other enterprises.

In March, 1898, Mr. Hemenway and Mr. L. P. Smith organized the Smith & Hemenway Company of New York city. At the beginning its entire staff consisted of Mr. Hemenway, Mr. Smith, a stenographer, and an office boy. There have been merged into the corporation the Maltby-Henley Company, the Bindley Automatic Wrench Company, Smith & Patterson, and the Windsor Hardware Corporation. The business of the con-



J. F. Kemmerly

cern is that of manufacturing and importing hardware specialties, cutlery, etc., and its business extends to all parts of the world. It controls a dozen factories, with about five hundred employees, and has extensive offices with a staff of forty employees in New York.

Mr. Hemenway is also conspicuously identified with the Ericsson Telephone Company of New York, which was organized in June, 1898, and which imports, for the American trade, the telephone equipments and appliances of the well-known firm of L. M. Ericsson & Company of Stockholm, St. Petersburg, and London, one of the foremost European firms in that industry. The company manufactures telephone instruments and equipments, and also telegraph instruments, and electrical devices for watchmen, fire alarms, testing, measuring, and other purposes. In connection with this he has entered the telephone field, and several of the finest equipped exchanges in the West and South testify to the character of the work which he is willing to put forth under his own name.

At present Mr. Hemenway is secretary and treasurer of the Ericsson Telephone Company and of the Smith & Hemenway Company, treasurer of the Schatz Hardware Company and of the Winfield Telephone Company, and president of the Imon Petroleum Company. He is a director in each of these companies, and also in the American Wringer Company of Providence, Rhode Island, and New York, and in the United States Telegraph & Telephone Company of Waterloo, Iowa.

Mr. Hemenway is a member of the Hardware Club of New York; also of the Cayuga Society. He is much interested in art and literature. He was married to Miss Alice Montague, at Glasgow, Missouri, on April 23, 1891.





ALEXANDER HOLLANDER

ALEXANDER HOLLANDER, shipping-merchant, is of Hungarian origin. His father, Joseph Hollander, lived at the royal capital of Budapest and was engaged in the breeding and rearing of horses, an industry in which Hungary excels most other lands. At the present time Budapest is one of the most progressive cities in the world, having been equipped, for example, with underground electric traction for street railways years before New York adopted such a system. But in the days of the elder Hollander railroads were as yet in little use, and none had been constructed between the two capitals of what is now the dual realm. Travel between Budapest and Vienna was effected either by boat or by coach. The latter system was in many respects preferable, and so Joseph Hollander did a fine business in operating a line of passenger-coaches over that route.

It is to be added that he was also a soldier, and a captain in the Hungarian army in the revolution of 1848. The maiden name of his wife was Rose Renier, and she, too, was a Hungarian.

The son of this couple, Alexander Hollander, was born in Budapest on February 24, 1861. He was educated at first at Budapest. Thence he went to Vienna to continue his studies, and spent a year in a sculptor's studio in that city, with the view of devoting himself to art. His health, however, was delicate, and he was compelled to leave the studio and travel. After spending some time here and there in Central Europe, he settled down in the great mercantile city of Hamburg and gave to commerce the attention he had designed for art.

When his studies were completed he entered business life in a shipping-office in Hamburg. Three years later he was trans-



A. H. Hansen

ferred to the London office of the same firm. There he rose through promotions to be manager of the establishment. His connection with that office lasted as long as the firm itself, the latter being at last dissolved by the deaths of all its members.

Thereupon Mr. Hollander came to the United States and sought to resume his business activities in its chief commercial city. Settling in New York, he opened a foreign shipping business in connection with the Baltimore & Ohio Railroad and the Central Railroad of New Jersey. In that business Mr. Hollander has prospered, and he is still successfully engaged therein. He has not become identified with other interests, nor has he sought political preferment.

Mr. Hollander is a member of various social organizations of the best kind, including the Manhattan, Lotus, National Arts, and Press clubs of New York. He was married, some years ago, to Miss Ella Harding of London, England.





HARRY BOWLEY HOLLINS

HARRY BOWLEY HOLLINS is of English ancestry. His father, Frank Hollins, was a son of William Hollins, who came from Newcastle-under-Lyme, Staffordshire, England, and settled in Baltimore, Maryland, in 1795, and, with his brother John, founded a counting-house in that city. Frank Hollins married Elizabeth Coles, a descendant of Robert Coles, who settled at Roxbury, Massachusetts, in 1630. The Coles family in 1700 removed to Long Island, and a branch of them settled at Dosoris — now Glen Cove. John B. Coles, a great-grandfather of Mr. Hollins, was a prominent merchant of New York city, and was one of the founders of the original Tontine Association.

Harry Bowley Hollins was born in New York city on September 5, 1854, and was educated in local schools and in the University of the City of New York, now New York University. His inclinations were strongly turned toward financial operations, and on beginning business life he first sought a clerkship in the house of Levi P. Morton & Co. That was in 1870. Next he was a clerk in the house of D. P. Morgan & Co. In 1872 he became cashier for Oakley & Co., and in 1873 cashier for John D. Prince & Co. In 1874 he made a trip around the world, and in 1875 he started in business on his own account.

At that time Mr. Hollins organized the insurance brokerage firm of Grundy, Hollins & Martin, at No. 28 Pine Street. Two years later, in 1877, he formed the firm of H. B. Hollins, stock-brokers. Finally, in 1878, he founded the firm of H. B. Hollins & Co., bankers and brokers, at No. 74 Broadway, with whom he is still identified. This firm from the time of its organization transacted the bulk of the Vanderbilts' operations on Wall Street, until they discontinued their dealings there. Mr. Hollins



Harry B. Hollis

was one of the founders of the Knickerbocker Trust Company, which was organized in 1884 with a capital of \$300,000. In 1886 his firm acquired control of the Central Railroad and Banking Company of Georgia, of which Mr. Hollins was thereupon elected vice-president, and also of the ferries afterward operated by the Metropolitan Ferry Company of New York. The firm was the first to engage in industrial enterprises, and also to become interested in international financial institutions. In 1888 it organized a syndicate which purchased control of the Banco Hipotecario de Mexico, and founded the International Mortgage Bank of Mexico, of which Mr. Hollins is now vice-president. In that year the firm also acquired control of all the gas-light companies in St. Louis, Missouri, and consolidated them under the name of the Laeclde Gas Light Company. It also acted as bankers in the organization of the United States Rubber Company, financed the electrical equipment of the Brooklyn City Railroad Company, and organized the Long Island Traction Company and the Brooklyn, Queens County and Suburban Railroad Company, which companies now form part of the Brooklyn Rapid Transit Corporation. It financed the following ferry companies, of which it obtained control: the Twenty-third Street Ferry Company, the Union Ferry Company, the Hoboken Ferry Company, and the Brooklyn Ferry Company. It also financed the East River Gas Company, which has its plant at Ravenswood, borough of Queens, and supplies gas to Manhattan Island through a tunnel under the East River. It was the first New York banking house to enter Havana, Cuba, after the war, having in 1899 organized the Havana Commercial Company.

Mr. Hollins is connected with the Brooklyn Ferry Company, the New Amsterdam Gas Company, the Fort Worth and Rio Grande Railway, the International Mortgage Bank of Mexico, the Laeclde Gas Company of St. Louis, the Plaza Bank of New York, the Knickerbocker Trust Company, and other corporations. He is a member of the Union, Metropolitan, Racquet, and Knickerbocker clubs of New York, and the South Side Club of Long Island. He married, in 1877, Miss Evelina Knapp, daughter of William K. and Maria M. Knapp, and granddaughter of Sheppard Knapp and Abraham Meserole. They have four sons and one daughter.



EDWIN STRANGE HOOLEY

EDWIN STRANGE HOOLEY, who for a number of years has filled a conspicuous place in the railroad and financial world, is of English parentage and ancient Saxon ancestry. His parents were Abraham and Lucy Hooley, of Macclesfield, England, who came to this country many years ago. Abraham Hooley became a prominent merchant on Broadway, New York, and was long a much-respected leader in metropolitan business. Edwin Strange Hooley was born in Jersey City, New Jersey, on November 9, 1863, and in his early youth attended the well-known Hasbrouck Institute in that city. Before he was far in his teens, however, his father died, and the family thereupon removed to Plainfield, New Jersey. In the high school of the latter city the boy's academic education was completed, and then, at the age of only sixteen years, he set out to make his own way in the world.

He at once entered the busy whirl of Wall Street, where he has since been a commanding figure. His first engagement, in 1879, was with the firm of Pomeroy, Cox & Smith, in the capacity of a clerk, and he remained in it for three years, working hard, and learning much about the practical side of Wall Street affairs. Next, in 1882, he entered the employ of Rolston & Brothers, bankers and brokers, in the responsible place of cashier. In that place he showed his capacity and integrity, and also his ability to work hard, and the gratifying sequence was that in 1888 he was taken into the firm as managing partner. Two years later, the firm name was changed to that of Rolston & Hooley. A little later in the same year the firm was transformed into that



Edwin S. Arnold

of Edwin S. Hooley & Co., Mr. Hooley's partners being Messrs. Frank E. Bromley and Norbert Heinsheimer.

At the head of this firm, which soon held a leading place in Wall Street, Mr. Hooley attained great success, not only in the ordinary business of a banker and broker, but also in that of railroad reorganization. He is said to have participated, before he was forty years of age, in the reorganization of more railroads than any other man of his age in Wall Street. In such operations he has shown himself to be possessed of a fine combination of tact and aggressiveness, making him a valuable ally and a formidable opponent in financial battles. Among the railroads of which he gained control are the Evansville & Terre Haute and the Des Moines & Fort Dodge. He is president of the former railroad, and also of the Evansville & Indianapolis Railroad and the Evansville Belt Railroad. He is also a director of several corporations, including the First National Bank and the Plainfield Traction Company of Plainfield, New Jersey, and the Guardian Trust Company and the Maiden Lane Safe Deposit Company of New York.

Mr. Hooley's home is at Plainfield, New Jersey, and he is a member of the principal clubs and social organizations of that city, as well as of a number in New York.





HENRY ELIAS HOWLAND

THE last survivor of the historic company that came to the New World in the *Mayflower* was John Howland, who died at a great age, after a life full of heroism and adventure. He married Elizabeth Tilley, also a *Mayflower* Pilgrim, and they had a large family, which spread into the various New England States and New York.

Henry Elias Howland comes of the New England branch of the family, and is a lineal descendant, in the seventh generation, from John Howland of Plymouth Colony. His great-grandfather was the Rev. John Howland, who was for nearly sixty years a famous Congregational clergyman in the town of Carver, Massachusetts. Judge Howland's parents were Aaron Prentice Howland and Huldah Burke, who also came of a family distinguished in New England annals. Edmund Burke of New Hampshire, member of Congress for many years, and Commissioner of Patents under Presidents Pierce and Buchanan, was a near relative.

Henry Elias Howland was born at Walpole, New Hampshire, in 1835. He was prepared for college at the Kimball Union Academy, Meriden, New Hampshire, and entered Yale College, from which he was graduated in 1854. He took a course in the Harvard Law School, receiving his degree of LL. B. in 1857. After his admission to the bar he came to New York city and began to practise law, which he has continued uninterruptedly, except for a short period in 1873, when he was appointed to fill an unexpired term on the bench of the marine court.

As a practitioner he has had an extraordinary success, and he has established a high reputation as a speaker, both in court and in political meetings. He is a lifelong Republican, and has



Henry E. Howland



been active in municipal politics. He was an alderman of the city in 1875 and 1876, president of the Municipal Department of Taxes in 1880, under Mayor Cooper, and has been the party nominee for judge of the Court of Common Pleas and for the bench of the Supreme Court. He is president of the Society for the Relief of the Destitute Blind, president of the board of the Manhattan State Hospital of New York, and a member of the corporation of Yale University.

Judge Howland is a member of the Metropolitan, the Century, the Union League, the University, the Players', the Republican, and the Shinnecock Hills Golf clubs, and the New York State Bar Association. He is secretary of the Jekyl Island Club, secretary of the Century Association, Governor-General of the National Society of *Mayflower* Descendants, and Governor of the New York Society, president of the Meadow Club of Southampton, and vice-president and a member of the council of the University Club.

He was married, in 1865, to Miss Louise Miller, daughter of Jonathan and Sarah K. Miller, and granddaughter of Edmund Blunt, the famous author of Blunt's "Coast Pilot."

They had six children: Mary M., Charles P., Katherine E., John, Julia Bryant, and Frances L. Howland. Of these three only are living. The Howland town house is at 14 West Ninth Street, and they have a beautiful country home at Southampton, Long Island.





COLGATE HOYT

COLGATE HOYT is a son of James Madison Hoyt, who was born at Utica, New York, was educated at Hamilton College, married Miss Mary Ella Beebes of New York city, and settled in Cleveland, Ohio, where he had a distinguished career as a lawyer, real-estate operator, and leader in the benevolent activities of the Baptist Church. Colgate Hoyt was born in Cleveland, on March 2, 1849. After receiving a careful and thorough primary education he was sent to Phillips Academy, Andover, Massachusetts. Owing to trouble with his eyes, he was, however, compelled to leave school at the end of his first year there. He then returned home to Cleveland, and was for a time employed in a hardware store in that city. Later he joined his father in his real-estate operations, and soon became himself the owner of some valuable pieces of property. From 1877 to 1881 he was largely engaged in loaning money on the security of real estate.

Mr. Hoyt came to New York city in 1881, and became a partner in the firm of J. B. Colgate & Co., bankers and dealers in bullion. He maintained that connection with much success until the death of Mr. Trevor, in 1890, when the firm was dissolved. In 1882-84 he was a government director of the Union Pacific Railway, and was thereafter for some years a company director of the same road. He joined Charles L. Colby and Edwin H. Abbot in the Wisconsin Central Railroad enterprise in 1884, and the three became trustees of the entire stock of the corporation, and made the road a through line from Chicago to Milwaukee and St. Paul. They also built the Chicago and Northern Pacific Railroad as a terminal, with fine passenger stations in Chicago.

Mr. Hoyt has been a director and active spirit in the Oregon



Colgate, "Boyle"

Railway and Navigation Company, the Northern Pacific Railroad Company, and the Oregon and Transcontinental Company. He reorganized the last-named as the North American Company in 1890, under trying circumstances but with entire success. In 1888 Mr. Hoyt bought the whaleback steamboat patents of Captain Alexander McDougall, and organized a company with five hundred thousand dollars, known as the American Steel Barge Company. Of this corporation he became president and treasurer. It has great shipyards and other works at West Superior, Wisconsin, and gives employment to some fifteen hundred men. Another of Mr. Hoyt's enterprises is the Spanish-American Iron Company, which has a capital of five million dollars, and is engaged in the development and operation of the Lola group of iron-mines in Cuba. Mr. Hoyt was one of its organizers and its treasurer. He is also proprietor of extensive orange groves in Florida, and is a director and first vice-president of the Missouri, Kansas and Texas Railroad of Texas. He is a member of the New York Stock Exchange, and has exercised no little influence in Wall Street affairs.

Mr. Hoyt was married, in 1873, to Miss Lida W. Sherman, daughter of Judge Charles T. Sherman and niece of General William T. Sherman and ex-Secretary John Sherman. They have four children living. Mr. and Mrs. Hoyt make their home in Oyster Bay, New York. Mr. Hoyt is a member of the Metropolitan, Union League, Lawyers', Riding, New York Yacht, and Seawanhaka-Corinthian Yacht clubs, the Ohio Society, and the Fifth Avenue Baptist Church. He is a trustee of Brown University, Providence, Rhode Island. He was the originator of the novel missionary scheme of operating chapel cars on railroads. He was also the chief organizer of the famous First Troop of Cleveland, one of the finest cavalry organizations in the country, which served as escort to President Garfield and President McKinley at their inaugurations.

Mr. Hoyt has held no political offices. He is a brother of the Hon. James H. Hoyt of Cleveland, one of the foremost members of the Ohio bar, and of the Rev. Dr. Wayland Hoyt, the eminent Baptist clergyman.



THOMAS HAMLIN HUBBARD

THE names of Hamlin and Hubbard are both well known in the history of New England, and of the State of Maine in particular. The former has been borne by an eminent college president, and by a vice-president of the United States. The latter has been conspicuous in the State of Maine for the greater part of the century, and is inseparably identified with one of the most noteworthy incidents in the political and social history of that commonwealth. That incident was the adoption of the so-called Maine Law, a law absolutely prohibiting the manufacture or sale of intoxicating liquors of any kind in that State, save as chemicals for purely scientific use. The author of that famous statute was General Neal Dow. The man who enforced it and made it splendidly successful was Dr. John Hubbard. This pioneer of prohibition rose into political prominence in Maine in the first part of the century. In 1843 he was elected a member of the State Senate, and exerted a marked influence in that body in directing and shaping important legislation. In 1849 he was elected Governor of the State, and served in that capacity for four years. It was during his administration that the Maine Law was enacted, and it fell to his lot, accordingly, to put it into force. That was no easy task, for Maine had been a hard-drinking State, and prejudice against the new order of things was strong. Important property interests and political influences were arrayed against it. But Governor Hubbard was tremendously in earnest. He took up the matter with inflexible determination and unflinching zeal. In a short time he put the law into force as fully as any other law on the statute-book, thus achieving what innumerable critics had pronounced impossible.



Mr. H. Hubbard

To him, therefore, the success of the law and its permanent retention upon the statute-books of the State are due.

Governor Hubbard had a wife who was a worthy companion for so zealous and masterful a man. Sarah Hodge Barrett, as her name would indicate, was of pure New England stock. One of her grandsires was a minute-man at Lexington, and a gallant soldier in several engagements in the War of the Revolution, and was killed in the second battle of Stillwater, just before the surrender of General Burgoyne. A large measure of his patriotic spirit descended to his granddaughter, Sarah Hodge Barrett, who became the wife of Doctor, afterward Governor, Hubbard.

Of this parentage Thomas Hamlin Hubbard was born, at Hallowell, Maine, on December 20, 1838. He received a careful preparatory education, and in 1853 was matriculated at Bowdoin College. There he pursued a studious career, and was graduated honorably in 1857. His bent was toward the practice of law, and he at once began studying with that end in view, in a law office at Hallowell. In 1860 he was admitted to practice at the Maine bar. But he was not himself fully satisfied with his attainments, and so went to Albany, New York, and entered the well-known law school there. On May 14, 1861, he was admitted to practice at the bar of the State of New York, and actually began such practice, with fine prospects of success. It was not, however, for long. An important interruption was at hand.

That interruption was the one which came to thousands at about the same time. The outbreak of the Civil War aroused all the young man's patriotic ardor — an element not lacking in the sons of Maine — and impelled him to offer his services to the national government. He went back to Maine, to his old friends and neighbors, and in 1862 joined the Twenty-fifth Regiment of Maine Volunteers, with the rank of first lieutenant and adjutant. During a part of his service he was acting assistant adjutant-general of his brigade. On July 11, 1863, he was mustered out, but immediately reentered the service. He was actively engaged in raising the Thirtieth Regiment of Volunteers, and on November 10, 1863, was commissioned lieutenant-colonel in that regiment. In that capacity he served through the Red River campaign, and soon was promoted to the command of the regiment, and led it in the assault upon Monett's Bluff.

He assisted in the construction of the famous Red River dam, by means of which the depth of water in the river at that point was increased sufficiently to float out the Federal gunboats and thus save them from serious embarrassment. He also helped to bridge the Atchafalaya River with a line of boats, for the passage of the army.

A colonel's commission came to him on May 13, 1864, and he was transferred with his regiment to the Shenandoah Valley, in Virginia. He there served throughout the remainder of the war, sometimes in command of his regiment, sometimes in command of a whole brigade. He also served as presiding judge of a court martial. In April, 1865, he was ordered to Washington, and there, in the following month, participated in the grand final reviews. Later he was sent to Savannah, Georgia, to conduct examinations of officers of the volunteer army who wished to be transferred to the regular army. And, finally, on July 13, 1865, he received the commission of a brevet brigadier-general, and then was honorably mustered out of the service.

General Hubbard then returned to the law practice, which had been so completely interrupted three years before. He came straight to New York city, and for a year or more was associated with the Hon. Charles A. Rapallo. Then, in January, 1867, he became a partner in the firm of Barney, Butler & Parsons. Seven years later the firm was reorganized into its present form and style of Butler, Stillman & Hubbard. In its affairs General Hubbard has from the first played a leading part, and he has long been recognized as one of the leaders of the New York bar. His engagements as counsel have included many cases in which enormous commercial interests were involved. Much of his practice, indeed, has been in the interest of corporations and great industrial enterprises, and to that branch of professional work he has paid particular attention, and in it he has become an assured authority. Such professional practice has naturally led him into other business relations with corporations. Thus he is a director and vice-president of the Southern Pacific Railroad Company and president of several other railroad companies affiliated therewith.



H. Steward.



ABRAHAM HENRY HUMMEL

THE gentleman whose name heads this sketch has for many years been one of the best-known and most successful members of the legal fraternity in New York, and at the same time a particularly well-known figure in social life. A typical New Yorker, he is not, however, a native of the metropolis, but was born in the city of Boston, Massachusetts, on July 27, 1850, the son of Moses and Hannah Hummel. His father was educated to be a clergyman, and was an eminent Rabbinical scholar, but devoted his life chiefly to mercantile pursuits, while his mother was a woman of exceptionally keen wit and discernment. Though both of foreign birth, his parents acquired a singularly pure command of the English language, so that it was impossible to perceive a trace of alien accent in their speech.

Mr. Hummel's boyhood was spent chiefly in New York, and he was educated at what is known as the Old Brick School in East Fifth Street, where he ranked as a particularly apt pupil. While in his early teens he developed a liking for the law, and he sought employment, and was first engaged as an office boy, in the office of William F. Howe, thus beginning a connection which in time developed into a partnership in one of the most famous legal firms in the world. A diligent student of the law, he was ready for admission to the bar long before he had attained his majority, and was enrolled among practitioners at the New York bar, thus beginning a brilliant career.

His employer and preceptor, and afterward partner, Mr. Howe, was noted especially as a criminal lawyer, and Mr. Hummel at first devoted himself to that branch of the profession with marked success. Later he turned his attention to theatri-

cal litigation, and has for many years stood in the foremost rank of such lawyers. He has, and has had, among his clients, a large proportion of the best-known managers and actors and actresses of his time, both at home and abroad; being especially retained by the Actors' Fund as its counsel, as well as by the Society of Authors of France, representing the legal rights of French authors in the United States.

Mr. Hummel has participated in some of the most important theatrical lawsuits of the last quarter of a century. It was he who secured the decision declaring illegal the plagiarizing of original dramatic works through memorizing at performances; by means of which the rights of authors have ever since been protected. He has shown himself a highly effective pleader at the bar, and a diligent master of detail in office work. He has also displayed much literary activity as a contributor to current periodicals, and is a member of a number of clubs. Fond of theatricals, a first night without Mr. Hummel in his accustomed seat in the first row would be like Shakspeare's play of "Hamlet" with Hamlet left out.





H. B. K. Upde.



HENRY BALDWIN HYDE

WHEN the Rev. Thomas Hooker emigrated from England in 1633, he took with him, among other sons of worthy families, William Hyde. The latter settled first in Newton, Massachusetts, but in 1636 followed the Rev. Mr. Hooker in his migration to Connecticut, where they established Hartford Colony. William Hyde became one of the principal landholders in the colony, and was active in all civic and religious affairs. His name is on the monument to the original settlers, in the old cemetery at Hartford, and several generations of his descendants are buried there. He appears to have possessed the restless spirit of the true pioneer, for he removed to Saybrook when it was first established, and afterward to Norwich, where he died in 1681. His son Samuel, who accompanied him to Norwich, became one of the selectmen of the town. He married a daughter of Thomas Lee of Lynn, England, who sailed with his family for the colonies in 1641, but died on the voyage. His wife and children settled in Saybrook, Connecticut.

To Samuel Hyde and his wife, Jane Lee, were born a large family of sturdy sons and daughters. The fourth son, Thomas Hyde, was born in 1673. He was a prosperous farmer, and lived to see the eighteenth century more than half completed. He married Mary Backus, a daughter of one of the original settlers of Norwich. Abner Hyde, their third son, was born in 1706. In the next generation was Asa Hyde, born in Norwich in 1742 and died in 1812. He married Lucy Rowland, and their son, Wilkes Hyde of Catskill, New York, was the grandfather of the subject of this biography. He married Sarah Hazen, daughter of Jacob Hazen of Franklin, Connecticut. In 1805 was born Henry Hazen Hyde, who married Lucy Baldwin Beach, a daugh-

ter of the Rev. James Beach of Winsted, Connecticut. Mr. Hyde was one of the most successful insurance men of his day, and for many years represented the Mutual Life Insurance Company of New York as its general manager in New England.

Henry Baldwin Hyde, the second son of the foregoing, was born in Catskill, February 5, 1834. At the age of sixteen he came to New York city, and was employed as a clerk by Merritt, Ely & Co., merchants, for two years. In 1852 he entered the office of the Mutual Life Insurance Company, where he remained seven years, first as a clerk and latterly as cashier of the company. In March, 1859, Mr. Hyde announced to the president, Frederick S. Winston, that he had concluded that there was need of a new life-insurance company, organized along new lines, and that he had decided to organize such a company. He thereupon tendered his resignation, to take effect immediately. The Equitable Life Assurance Company was incorporated on July 26 of the same year, and the rest of Mr. Hyde's active business life was spent in its development and interests. Elected at its incorporation vice-president and manager, he became president in 1874, and so continued until his death.

Mr. Hyde's death, which occurred on May 2, 1899, was from heart trouble resulting from inflammatory rheumatism.

He was a lifelong Republican, and a member of the Union, Union League, Lawyers', South Side Sportsmen's, Jekyll Island, and Press clubs, the Chamber of Commerce, and the Metropolitan Museum of Art. His wife, who was Miss Fitch, survives him; also his son, James H. Hyde, who is vice-president of the Equitable, and a daughter, who is the wife of Sidney D. Ripley, treasurer of the Equitable.





John C. Gehring



JOHN C. JUHRING

JOHN C. JUHRING, regarded one of the most forceful figures in the wholesale grocery trade of New York, a man of action who believes in work rather than in words, is the son of John C. Juhring, a successful New York business man of the last generation. His mother's maiden name was Lena Stuke. He was born in New York city and received a careful education in the public schools and at the old Mount Washington Collegiate Institute, of which he was a graduate. His education was eminently practical, and he early showed a taste and fitness for business.

His first engagement was as an office boy. There he served well the interests of his employers, and at the same time secured for himself instruction and preparation for business duties of a higher grade. In 1873 he formed the connection which he has ever since, in one capacity or another, retained. This was in the wholesale importing and manufacturing grocery house of Francis H. Leggett & Co., one of the foremost in New York.

Mr. Juhring began his work for that firm in the capacity of a clerk. Thus beginning at the bottom, he mastered the fundamental principles of the business, and as promotion after promotion came to him as a result of his efficient devotion to duty, he learned with equal thoroughness the details of other departments, until in time he became a masterful authority upon all matters connected with the company. In 1887 his abilities and the value of his services, he having a faculty of knowing how to push business, were recognized by giving him an interest in the firm's business, and in 1892 he was admitted to a full partnership. A few years later the firm was transformed into a char-

tered corporation, and he was then chosen vice-president and secretary of the concern.

His high standing in the mercantile world has made Mr. Juhring a conspicuous figure in various activities outside his own establishment. Thus he was one of the charter members of the Merchants' Association of New York city, an organization formed by leading men in numerous lines of business for the general promotion of New York's mercantile welfare. At its first meeting in 1897 he was elected first vice-president of the association, and he was subsequently reelected to that office for five consecutive terms. Largely through his influence and his personal efforts one hundred and fifty representative firms were enrolled in its membership, and the association was made a great force not only for the improvement of business conditions but for the right direction of legislation and the general advancement of civil interests. Pressure of business compelled Mr. Juhring to withdraw from his office in the association, but his interest in the causes which it seeks to further is as keen as ever.

In addition to filling the places already mentioned, Mr. Juhring is a director of the Coal and Iron National Bank of New York city, a trustee of the Citizens' Savings Bank, a director of the American Can Company of Maine, and a director of the Sea Coast Canning Company, besides being associated with a number of other enterprises. In politics he is a Republican of independent views, but he has held and has sought no public office. He is a member of the Merchants' Club of New York city, and of several out-of-town organizations. He is fond of out-of-door sports, especially of horseback riding, golf, and bowling. He has traveled much in Europe. He was married in New York on October 19, 1901, to Miss Frances Bryant Fisher, and has a son, John C. Juhring, Jr.





William F. King



WILLIAM F. KING

THE stories of mercantile careers are greatly varied. There are some men who try one occupation after another in succession, until at last they hit upon the one for which they seem fitted and in which they achieve success. There are those who, sticking consistently to the one calling, remove from one establishment or firm to another, perhaps many times, before reaching the place in which their ultimate achievements are made. There are also those, whose careers are by no means the least interesting, who at the beginning enter not only the calling but the individual house in which their entire business course is to be run. Such last has been the record of the well-known president of the Merchants' Association of New York.

William F. King, who was born in New York city on December 27, 1850, is the son of Charles King, a man of German birth, who had a successful career in New York as a grocer, and who, having retired from active business, died in August, 1899. Mr. King's mother, whose name before her marriage was Ella Elliott, was born in Ireland. Mr. King was educated in Public School No. 3, in New York city, and was destined from the first for a mercantile career.

On leaving school, while yet in boyhood, he entered, in 1866, the employment of the well-known firm of Calhoun, Robbins & Co. of New York, importers of and wholesale dealers in fancy goods and notions. His first place was, of course, a subordinate one. But he quickly manifested an aptitude for the work, and won the favors of his employers. The details of the business were mastered by him, one by one, and promotions consequently came to him from time to time. Thus he rose, step by step, through all the ranks, from that of errand boy, to be, as he is at

the present time, a partner in the firm. Such, in brief, is the story of his business career.

In the course of his active and successful career Mr. King has found no time, or felt no inclination, to engage in political affairs beyond discharging the duties of a citizen. He has, however, given much time and labor to various non-political undertakings for the promotion of commercial interests and for the conservation of the public welfare. The beneficent works of the Merchants' Association, in attracting trade to New York, in investigating the water-supply needs of the city, and in other directions, are fresh in the public mind. In his capacity as president of the association Mr. King has been foremost and most efficient in these.

He has not, either, sought other business relationships apart from the firm with which he has so long been identified. He has, indeed, avoided all directorships and trusteeships in other corporations, especially during his official connection with the Merchants' Association.

Besides being president of the Merchants' Association, Mr. King is a member of the Chamber of Commerce of the State of New York, the New York Board of Trade and Transportation, the New York Consolidated Exchange, the St. John's Guild, the Metropolitan Museum of Art, the American Museum of Natural History, the Fine Arts Society, the Zoölogical Gardens, and the Merchants', City, New York Athletic, Colonial, and National Arts clubs.

Mr. King was married, in 1883, to Miss Martha Kneeland Danolds, a native of Albion, New York. Four children have been born to them. Of these, two, William F. and Sarah Kneeland, are now deceased. The others, Martha Elliott and Hildegarde, are living.





ARTHUR KITSON

THE importance of light to mankind and to the world is, of course, incalculable. Without it, industry, intelligence, and even life itself could not exist. One of the most horrible pictures ever conceived by the mind of a poet is that of the world without light, but its gruesome terrors are probably only a faint token of the reality that would be were all sources of light to be destroyed. It is not strange, therefore, that in addition to the vast supply of light provided in nature, men should give much attention to the production of light by artificial means, for use at night and in places to which the light of the sun cannot sufficiently penetrate. The torch, the candle, the lamp of animal or vegetable oil, the lamp of mineral oil, illuminating gas, and electric lamps of various patterns, have come into successive use. But even yet there seems to be room for improvement of them, or of the application of them to human uses.

One of the latest and most valuable inventions for the production of artificial light is that of the incandescent mantle. In that device a tube of incombustible material is suspended immediately above the flame, and is thus raised to a white heat and made to glow with a particularly pure, vivid, and steady light. This system was at first applied with much success to gas-lamps. Then it was sought to apply it also to oil-lamps for use where gas was not available. This has now been done, with much success, by the subject of the present sketch.

Arthur Kitson, the inventor of incandescent oil-lamps, is a native of London, England, and has not yet "come to forty year." He received his early education from private tutors, and then pursued a course at King's College, London, where he

was distinguished for his ability as a student. He won the Whitworth scholarship in that college, standing second in a competitive examination in which six hundred students took part. Upon the completion of his course he came to the United States, and has ever since been chiefly identified with this country, though his inventions are being used the world around.

Mr. Kitson's first engagement in this country was with the great Baldwin Locomotive Works, in Philadelphia. But he soon turned his attention to electric lighting, which was then being developed, and finally to the incandescent system as applied to oil-lamps. In the perfecting of his incandescent lamp he has taken out scores of patents, and at the present time has many more pending. His lamp makes use of kerosene oil under pressure, for the heating of the mantle to incandescence, and it has met with much popular favor. Of late it has come widely into use in Philadelphia, New York, London, St. Petersburg, Moscow, and indeed in all parts of the world. It has been made applicable not only to dwellings and stores, but to streets, to railroad trains, to ships and lighthouses—indeed, to all places where artificial illumination is needed.

The production and sale of Mr. Kitson's devices are now in the hands of the United Gas Improvement Company of Philadelphia, probably the largest concern in the world engaged in the production of artificial light and lighting devices. The principal office and factory of the Kitson lamp are in Philadelphia, at No. 32 South Broad Street and Eighth and Willow streets. The company has also an office in London, England, at No. 29, Great St. Helen's, E. C.

Mr. Kitson has also invented a gas-producer for utilizing waste coal, a smoke-consuming apparatus, and various other useful contrivances.





Edward Kautschack.



EDWARD LAUTERBACH

EDER and politician has made his one of the most familiar names in New York, was born in New York city on August 12, 1844. His education was begun in the public schools and continued in the College of the City of New York, from which institution he was graduated with honors in 1864. He worked hard in school and college, as one to whom study was a privilege rather than a drudgery, and as soon as he received his degree entered upon a course of law in the offices of Townsend, Dyett & Morrison. After his admission to the bar he became a member of this firm, which was then reorganized under the name of Morrison, Lauterbach & Spingarn. The death of Mr. Spingarn terminated the partnership, and Mr. Lauterbach formed his present connection with the firm of Hoadley, Lauterbach & Johnson. Individually, the firm is an unusually strong one, and is well known throughout the country.

Mr. Lauterbach has made an exhaustive study of the statutes relating to corporate bodies, and has a high standing at the bar as a specialist in this department of practice. He has successfully conducted a large number of important litigations involving intricate points of law, and has a wide reputation for being able to settle large cases outside the courts.

In addition to his other practice, Mr. Lauterbach is a prominent figure in railroad circles as an organizer. He was instrumental in bringing about the consolidation of the Union and Brooklyn Elevated roads, and the creation of the Consolidated Telegraph and Electrical Subway, and was concerned in the reorganization of many railroads. He is counsel for and a director of a number of street surface railroads, among others the Third Avenue system.

Mr. Lauterbach has always been a Republican, and has taken as active a part in State and local politics as the absorbing nature of his profession would permit. For some years he was chairman of the Republican County Committee of New York, and was associated with Chauncey M. Depew, Thomas C. Platt, Frank S. Witherbee, and Frank Hiscock in the advisory committee of the Republican State Committee. In the Republican National Convention held at St. Louis in 1896 he was a delegate at large from New York, was the member from New York of the committee on resolutions, and was one of the sub-committee of nine appointed to draft the platform, the financial plank of which presented the greatest issue that had been before the American people for many years. Mr. Lauterbach was one of the three delegates at large from the city of New York to the Constitutional Convention, which met in June, 1894. He was made chairman of the committee on public charities, an appointment which was considered highly appropriate, as he has been very prominent in all philanthropic and benevolent work, and is connected officially with many charitable organizations. The cause of education has a sympathetic and practical friend in Mr. Lauterbach, who has done much in various ways for its advancement.

Mr. Lauterbach is married, and has four children. The oldest, a son, was educated for his father's profession, and was admitted to the bar at the age of twenty-one. The other three are daughters. Mrs. Lauterbach has for years been a conspicuous figure in New York society, not only in its brilliancy and pleasure-seeking, but also in its beneficent activities. She became interested in the Consumers' League, and did much to secure legislation for the benefit of women employed in factories. She has also been interested in the movement for woman suffrage, the Good Government clubs, the Prison Guild, and many other enterprises for the improvement of social, industrial, and educational conditions.



W. Lawrence



WILLIAM VAN DUZER LAWRENCE

THE family of Lawrence traces its descent from Sir Robert Lawrence of Ashton Hall in Lancastershire, England, who was a follower of Richard I on his crusade to Palestine. At an early date in American history the family was planted on these shores in the persons of the three sons of William Lawrence, the friend of Milton. One of these, settling first in New England, made his home at Flushing, Long Island. He was the progenitor of Lieutenant Nathaniel Lawrence of the Revolutionary army, and of Captain James Lawrence, the naval hero.

From this line of the Lawrence family comes William Van Duzer Lawrence, whose father was Robert D. Lawrence, and whose mother was Catherine Van Duzer Lawrence, a member of the Dutch family of Van Duzer, long settled in Orange County, New York. He was born on a farm near Elmira, New York, on February 12, 1842, and was educated in Michigan, his parents having moved to the West in his childhood. At the age of nineteen, however, he returned East to engage in business life.

Mr. Lawrence's first five business years were spent in the employ of the wholesale drug house of S. R. Van Duzer & Company in New York, and he there gained a thorough training in business methods, and developed the traits and abilities which have since brought him so great success. Next, in 1866, he became associated with Perry Davis & Son of Providence, Rhode Island, manufacturers of a famous patent medicine, and established in Montreal, Canada, the Davis & Lawrence Company, Limited, which has now for more than a generation been a leading house in that city. A few years ago a New York corporation under the

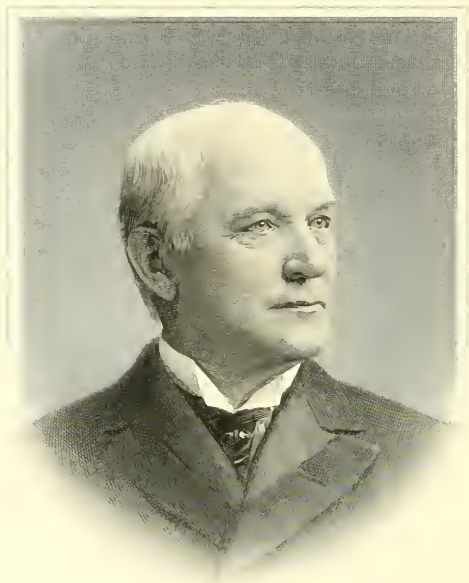
same name was established in New York, which now enjoys an extensive business connection both in the United States and foreign countries.

At the present time Mr. Lawrence is the president of the two corporations already named, of the Fellows Manufacturing Company of Montreal and New York, and of the Waverly Realty Company of New York. He is interested in other business enterprises, and is an extensive owner of real estate. He was the founder and is the owner of the magnificent suburban settlement known as Lawrence Park, at Bronxville, in Westchester County, New York, which is the home of a number of eminent literary men and artists. A superb family hotel, known as the Gramatan Inn, was built by Mr. Lawrence upon a commanding crest in the park, and after some years of prosperity was destroyed by fire. A new Gramatan is now being built on a larger and finer scale than before.

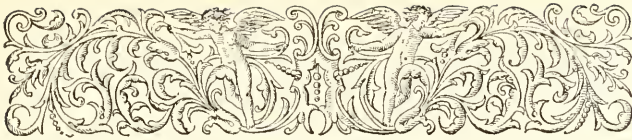
Mr. Lawrence, who resides at his home, 969 Fifth Avenue in this city, in winter, makes his summer home at "Kelp Rock," Newcastle, New Hampshire. This was formerly the home of Edmund Clarence Stedman, the distinguished poet and critic, who now lives at Lawrence Park.

Mr. Lawrence is a member of the Union League Club of New York city, and of the St. James Club of Montreal. He was married in 1867 to Miss Sarah Bates, daughter of Alfred G. Bates of Monroe, Michigan, and has two sons and two daughters.





J. D. Layman



JAMES D. LAYNG

THE history of the development of the American nation is, industrially, largely a history of railroads. In no other country have railroads been built on so enterprising a scale, and in no other have they done so much for the material upbuilding of the nation, or contributed so much to the progress of social and political affairs. For beyond doubt the great trunk-lines stretching in all directions over the continent are one of the most potent factors in binding together all parts of the Union in a harmonious whole.

Naturally, therefore, railroad men figure largely in the national biography. It is with such a man that we are at present to deal. James D. Layng is the son of George W. Layng, a lawyer, and Elizabeth N. Layng, and was born at Columbia, Pennsylvania, on August 30, 1833. His father was born in the north of Ireland, of Scotch and Irish ancestry, and his mother was born in Philadelphia, Pennsylvania, of Irish ancestry. He was educated at the Western University, of Pennsylvania, at Pittsburg, and was graduated there in the class of 1849. His attention was immediately thereafter centered upon railroading, and to that business it has been chiefly devoted ever since, with more than ordinary success.

It was on August 9, 1849, when he was scarcely sixteen years old, and had been out of college only a few weeks, that he began work as a rod-man in the engineer corps engaged in building the Ohio and Pennsylvania Railroad. He remained at that work until March 12, 1850, when he became level-man in the same service. On May 1, 1850, he became an assistant engineer of construction of the same road; on November 25, 1851, resident engineer of construction of the Steubenville and Indiana Railroad; in November, 1853, resident engineer of construction of

the Cleveland and Mahoning Railroad; in January, 1856, chief engineer of maintenance of way; and in April, 1858, superintendent of the Steubenville and Indiana Railroad; in October, 1865, superintendent of the eastern division of the Pittsburg, Fort Wayne and Chicago Railroad, into which the old Ohio and Pennsylvania road had been transformed; in July, 1871, assistant manager, and in August, 1874, general manager of the Pennsylvania Company's lines, including the Pittsburg, Fort Wayne and Chicago, formerly Ohio and Pennsylvania, so that thus, after twenty-five years, he became general manager of the very road on which he began his work as a surveyor's rodman. In July, 1881, he became general superintendent of the Chicago and Northwestern Railroad. Since January 1, 1884, he has been general manager of the West Shore Railroad; from April, 1887, to July, 1890, he was president of the Cleveland, Columbus, Cincinnati and Indianapolis Railroad; since July 1, 1890, he has been vice-president of the Cleveland, Cincinnati, Chicago and St. Louis Railroad; and since December 1, 1890, he has been general manager of the Beech Creek Railroad.

At the present time Mr. Layng is vice-president and general manager of the West Shore Railroad, vice-president of the C., C., C. & St. L. Railroad, general manager of the Wallkill Valley Railroad, general manager of the Beech Creek Railroad, vice-president of the Illinois Zinc Company, and a director of the West Shore Railroad, the New York & Harlem Railroad, the C., C., C. & St. L. Railroad, the Wallkill Valley Railroad, the New Jersey Junction Railroad, the West Shore & Ontario Terminal Company, the Lincoln National Bank of New York, the City Trust Company of New York, and the Iron City National Bank of Pittsburg, Pennsylvania.

With this imposing array of business interests, Mr. Layng has found no time for office-holding or for active participation in politics, apart from the duties of a private citizen. He is a member of the Union League, Metropolitan, and Transportation clubs, and the Ohio Society of New York.

Mr. Layng was married, on February 13, 1862, to Miss Agnes Means of Steubenville, Ohio. Their children are named Frank S., Addie M., Mary L., Agnes W., and James Dawson Layng, Jr.



J. Edgar Lanyon



J. EDGAR LEAYCRAFT

J EDGAR LEAYCRAFT is a native of New York, and a son of the late Anthony D. Leaycraft, who was also of New York birth. He was born in the Ninth Ward, and his first education was had in the public school on Thirteenth Street, near Seventh Avenue. From it he was graduated to the Free Academy, which has since become known as the College of the City of New York. In the latter institution he was able to remain only one year, at the end of which he decided to bid farewell to school, and to enter practical business life.

His first engagement was in a broker's office on Pine Street. He was then a mere boy, and began with a boy's work and a boy's pay. But his diligence and application secured him advancement, so that at the age of eighteen years he was cashier and bookkeeper of a firm doing a large banking and brokerage business. Not long after this the firm dissolved, and he was compelled to look elsewhere for employment. He promptly decided to find it in an office of his own.

Mr. Leaycraft accordingly began operations in the business which has engaged his chief attention ever since. He opened on his own account a real-estate office on Eighth Avenue, near Forty-second Street. He was a stranger in that part of the city, with no friends and no patrons. But he started in to win them, and soon succeeded. He did a large business in selling and leasing, and secured the permanent management of a number of pieces of property. Year by year his patronage increased, until now he is said to have the largest in all that quarter of the city, as well as a splendid business in other districts. He represents the trustees and executors of a number of estates, and is agent for some of the most extensive personal and

corporate estates in New York, as well as for a whole army of clients. He has successfully negotiated many important sales of property in various parts of the city, and has often been called to serve as an appraiser. He has for several years been a director, and for three years treasurer, of the Real Estate Exchange and Auction Rooms, Limited, and was one of the founders and first directors of the Real Estate Board of Brokers. These latter places are indicative of the good will that is felt toward Mr. Leaycraft, and of the confidence that is felt in him, by his associates and rivals in the real-estate business.

Apart from his business, strictly speaking, though in a great measure because of his success and integrity in business, Mr. Leaycraft's interests are varied, numerous, and important. His regard for the real-estate business and his unceasing efforts to raise its standard naturally led him into the movement on the upper West Side of the city which culminated in the formation of the West End Association, of which he has been treasurer and a most influential and active member for a number of years. Similarly, he was among the first members of the Colonial Club, the chief social organization in that part of the city. He was chosen a member of its committee on site, and it is largely because of his judgment and foresight that the club now possesses its fine club-house in an unsurpassed situation. Mr. Leaycraft maintains an active interest in the club, being a member of its board of governors, and also its treasurer.

Mr. Leaycraft has been for a number of years a trustee of the Franklin Savings Bank, and at the present time is a member of its finance committee and chairman of the committee in charge of the erection of its new building. He is a member of the Board of Trade and Transportation, the Chamber of Commerce of the State of New York, the Union League Club, the New York Historical Society, the American Museum of Natural History, the Up-Town Association, the Merchants' Association, the Republican Club of the City of New York, of which he has for a number of years been treasurer, of the Colonial Club, as already stated, and of the West Side Republican Club, of which he has been president and a member of the executive committee since its foundation. He is a strong and consistent Republican, and has been a member of the County Committee of that party for

some years, though he has never been an office-seeker nor a candidate for any office. In 1889, however, he was appointed by Governor Roosevelt a member of the State Board of Tax Commissioners, a place for which his expert knowledge of real-estate values peculiarly fitted him. This appointment was made without solicitation by Mr. Leaycraft, or the exercise of any influence in his behalf, and was accepted by him at the Governor's request. Mr. Leaycraft has long been a member of the Methodist Episcopal Church, and a member and officer of the Madison Avenue Church of that denomination. He is also treasurer of the New York City Church Extension and Missionary Society of the Methodist Episcopal Church, to the work of which he gives generously of his time, his labor, and his means.

From this brief outline of his busy and honorable career it will readily be concluded that Mr. Leaycraft has been, in the best sense of the term, the architect of his own fortunes, the builder of his own character and success. His unfailing integrity, his soundness of judgment, his devotion to business, his mastery of its principles and details, his energy, his foresight and enterprise, are chief among the elements which have attained for him the high success which he now enjoys, and which none of his rivals in business, not even those whom he may have far outstripped, can have just cause to begrudge him.





DAVID LEVENTRITT

DAVID LEVENTRITT, justice of the Supreme Court of the State of New York, is a Southerner by birth, but a New-Yorker by education and long residence. He was born at Winnsboro, South Carolina, on January 31, 1845. When he was nine years old premonitions of troublous times in that part of the country were not lacking. The spirit of antagonism between North and South was steadily growing, and threatening to burst into violent conflict. In those controversies Mr. Leventritt's family took little actual part. But in 1854 his parents decided to remove to the North. Whether purposely or not, they thus avoided the cataclysm of war and disaster that presently came upon the Palmetto State, and spent the remainder of their days in the peace and security of the Northern metropolis, and the boy grew up here as a New York boy.

He attended the public schools of the city, and thence proceeded to the College of the City of New York, then known as the Free Academy. Throughout his school life he was noted as a fine student, and when he finished his course in the Free Academy he was graduated, in 1864, as the salutatorian of his class. He then adopted the law as his profession, and entered the Law School of New York University, or the University of the City of New York, as it was then called. There he was a diligent and receptive student, and he was in due time graduated. Admission to practice at the bar followed, and then the young man opened an office and began work.

His excellent preparation and his natural gifts and aptitude assured him success. This was not won without hard work, but from that he did not shrink. He soon gained by practice a wide and valuable familiarity with all important branches of law,



David Leventritt.

especially of commercial law. He was employed as counsel in many noteworthy cases, and achieved a high average of success, especially as a trial lawyer. In the last twenty years few lawyers in New York have appeared in court more frequently or to more successful purpose than he. He was special counsel for the city in the proceedings for condemnation of land for the Washington Park, in which the property-owners claimed more than fifteen hundred thousand dollars. After a hard legal and argumentative battle, the case was settled at less than half that figure.

Mr. Leventritt has long taken an active interest in politics as a Democrat and a follower of Tammany Hall. He was never an office-holder, however, until 1899, except as, by appointment, chairman of the Commission for the Condemnation of Lands for the new Third Avenue Bridge over the Harlem River. In the fall of 1898, however, he was nominated by the Democratic party for a place on the Supreme Court bench of the State. The campaign was a somewhat embittered one, but Mr. Leventritt ran ahead of his ticket, and was triumphantly elected. At the beginning of 1899 he took his place upon the Supreme Court bench, and was immediately designated as one of the justices of the Appellate Term, a distinction not heretofore accorded to a judge during his first year of service.





ADOLPH LEWISOHN

THE subject of this sketch was born in Hamburg, Germany, on May 17, 1849. Adolph Lewisohn comes of an old and honorable family, whose connection with mercantile affairs in Hamburg is part of that city's history. His father, Mr. Samuel Lewisohn, conducted a large business, with headquarters in Hamburg, but with connections which were world-wide. The importance of the American branch of the elder Mr. Lewisohn's business brought Adolph Lewisohn to this country as a young man, and he at once commenced to build up the foundation of that brilliant career which has brought him into the front rank of the business men of the metropolis. In early life Mr. Lewisohn was a great student, and even in his boyhood a remarkable master of mathematical propositions, having been especially proficient in algebraic problems; and this faculty has largely been brought into play in later life, as applied to the serious matters always entering into extended business operations. Mr. Lewisohn's remarkable success is largely due to his wonderful judgment in selecting business associates, he having always been careful to surround himself with the very best material for whatever particular purpose there might be in point. The assistants with whom he thus surrounded himself, being controlled by the calm, judicial mind, the self-contained, forceful character of Mr. Lewisohn, have been no small aids in the development of the important business now represented by the powerful firm of Lewisohn Brothers, of which Adolph Lewisohn is general manager.

The possession of wealth, and the ability to enjoy all that wealth can purchase, are two distinct and separate things, not always found in happy combination; but in the case of Mr. Lewisohn



Adolph Kewisch

this most happy result is achieved. As a lover of art in all its branches, as a connoisseur of paintings, as an educated master of the beauties of architecture, Mr. Lewisohn stands prominent; and his knowledge in these directions, his refined tastes, and his appreciation of fine literature have resulted in a private life which affords not only happiness to himself, but delight to his family and to all those who are fortunate enough to be classed among his friends.

Mr. Lewisohn married, in 1878, Miss Emma M. Cahn of Philadelphia, and his domestic life seems to afford him his greatest pleasure. The result of this marriage has been a charming family of three daughters and two sons. Two of the daughters are married to young and rising merchants of this city.

Mr. Lewisohn has just completed a fine residence at No. 9 West Fifty-seventh Street, the architectural beauties of which have been the subject of much comment.

His summers are spent at his country place at Elberon, known as "Adelawn," which was formerly known as the Childs place, having been built by the late George W. Childs, and which has always been one of the show-places of that beautiful seaside resort. It has been very much improved by the present owner, and is to-day unquestionably one of the most beautiful and effective gentlemen's seats on the New Jersey coast.

In addition to his identification with the firm of Lewisohn Brothers, Mr. Lewisohn is a director in many other prominent enterprises and institutions, though his disposition is such as to render him desirous of avoiding any notoriety; and the same principle prevails in the large charity which he exercises, and of which few know save those who profit by his generosity.





JOB HILLIARD LIPPINCOTT

THE State of New Jersey has long enjoyed an enviable reputation for the conduct of its courts and the enforcement of its laws. "Jersey justice" is a proverbial phrase, indicative of the promptness and integrity with which the law is administered in that State. Among the judges of recent years who have most conspicuously upheld this honorable repute, none was better known nor more highly esteemed than the subject of this sketch.

Job Hilliard Lippincott was born near Mount Holly, New Jersey, on November 12, 1842. He received a common-school education, and also attended for more than a year a private academy at Vincentown, New Jersey. With such preparation, Mr. Lippincott himself became a teacher in the common schools. Later he became a pupil, and then in turn a teacher, in the Mount Holly Institute, which was at that time under the direction of the Rev. Samuel Aaron. On January 1, 1863, he became a student in the law office of Ewan Merritt, at Mount Holly. Thence he proceeded to the Dane Law School of Harvard University, and in 1865 was graduated with the degree of Bachelor of Laws.

Mr. Lippincott was admitted to the bar of New Jersey at the February, 1867, term of the Supreme Court of that State, and in May, 1867, he opened an office in the city of Hudson, now a part of Jersey City, and soon became a marked man in that community. From 1868 to 1871 he was a member and president of the Board of Education of the city of Hudson, and in 1874 he was elected counsel of the Board of Chosen Freeholders of Hudson County, which place he held, by annual reëlection, for thirteen successive years. In 1886 he was appointed by President Cleve-



John H. Lippincott

land to be United States District Attorney for the district of New Jersey. He accepted this office and filled it with distinction for one year, and then resigned it to enter upon the career in which he won his highest repute.

It was in 1887 that Mr. Lippincott was appointed by Governor Green to be law judge of Hudson County, to fill the unexpired term of Alexander T. McGill, who had been appointed Chancellor of the State of New Jersey. In 1888 Judge Lippincott was re-appointed law judge for a full new term of five years. In this important office he attained a far more than local reputation for the soundness, impartiality, and fearlessness of his decisions. Hudson County was at that time the scene of wide-spread corruption. Elections were dishonestly conducted, ballot-boxes were stuffed, and returns were falsified. Gambling at horse races was rife. And a vicious "ring" seemed to hold full sway. With such offenders Judge Lippincott dealt with an unflinching hand. His charges to grand juries sounded the death-knell of many a corrupt combination, and his conduct of the ensuing trials sealed their fate. There was no man in all the State more feared by every corruptionist than he, and none did more for the redemption of Hudson County from the debauchery into which it had been dragged.

From this place Judge Lippincott was removed by his own resignation, to accept from Governor Werts an appointment as associate justice of the Supreme Court of the State, in January, 1893. This place he held, in a manner worthy of his reputation, for a full term of seven years, and then, in January, 1900, was reappointed by Governor Voorhees for another such term. He died while engaged in judicial duties, on July 5, 1900.

Judge Lippincott bore the honorary degree of Doctor of Laws, which was conferred upon him in 1900 by Rutgers College.





EDWARD E. McCALL

A THOROUGH New-Yorker, though born not in the metropolis, but the political capital of the State, is the subject of the present sketch, albeit a member of that Scotch-Irish element in our cosmopolitan population which has so often proved its grit and manly worth.

A typical New-Yorker, too, he may be called in his professional and business life. For he is a member of that learned profession which finds in the metropolis its most important field of action, its most numerous adherents, and its most distinguished members. In the practice of the law, moreover, he is especially associated with those branches which are connected with the great business interests of the city. A lawyer may attain success anywhere. But the lawyer making a specialty of financial corporation practice must seek his field in the city where such corporations have their seat. The name of Mr. McCall's cousin, John A. McCall, is inseparably identified with insurance interests in the State and city of New York. It has fallen to Mr. McCall's lot to be similarly identified with the legal interests of the vast business of insurance.

Edward E. McCall was born on January 6, 1863, at Albany, New York, the son of John and Katherine McCall, the former of whom is now deceased. His childhood was spent in his native city, and his early education was obtained in its schools. He was prepared for college in the Albany High School, and then came to New York city to pursue a higher course of study. This he did in New York University, or, as it was then known, the University of the City of New York.

Before coming to New York he had decided to follow the legal profession, and upon leaving the university he took direct



Edward E. Call

steps to that end. He began his practice alone, but soon formed a partnership with William C. Arnold. This association continued for some time and then was dissolved, since which dissolution Mr. McCall has taken no other partner, but has continued in highly successful practice alone.

Mr. McCall's practice is chiefly in civil law, and deals largely with banking, insurance, and financial matters in general. He is now counsel for the three largest life-insurance companies in the world, namely, the Mutual Life, the Equitable Life, and the New York Life Insurance companies, of New York, and also for the International Banking and Trust Company of New York, and for the Munich Reinsurance Company. The duties connected with these vast corporations are enough to occupy a large share of his time. He is able, however, to add to them much other professional and business activity.

He is a director, as well as counsel, of the International Banking and Trust Company, and president and director of the International Automobile and Vehicle Tire Company.

Mr. McCall is affiliated with the Democratic party, but has never held nor sought public office, and has taken no active part in politics aside from discharging his duties as a citizen.

He is a member of the Manhattan Athletic, Democratic, Harlem, Catholic, and Lawyers' clubs, of New York.

He was married at Albany, New York, to Miss Ella F. Gaynor, daughter of Thomas S. Gaynor of that city. Two children have blessed their union, who bear the names of Ella Gaynor McCall and Constance McCall.





THOMAS NEWTON McCaULEY

THE historic advice "Go West" has proved beneficent in innumerable cases. The reverse command, "Go East," has, however, also had good results, as the present biography illustrates. For the subject of this sketch is a native of one of the greatest states of the West, and he has found his business fortune in coming to the Empire State of the East, where he identifies himself to the best advantage with the commercial interests of the whole country.

Thomas Newton McCauley, president and chief organizer of the International Mercantile Agency, was born on March 27, 1860, at Nashville, Illinois, some fifty miles east of St. Louis, the son of William R. and Mary A. McCauley. The family was of Scotch origin, and the elder McCauley was a farmer, upon whose farm the son lived and worked until he was fifteen years of age. His educational advantages were of the slight character afforded by the district school, but he made the most of them. At the age of fifteen he found employment in a local drug store, and there remained for four years; after that he traveled, soliciting insurance, until the age of twenty-two, by which time he had saved sufficient money to enable him to get married and to go to Chicago in quest of more profitable business.

His first opportunity came in 1885, when, having won some standing in the insurance world, he organized an Accident Insurance Company. The beginnings of this venture were small, but his energy and business skill soon enlarged it, until at the end of five years it had more than one hundred and twenty thousand members on its roll. For its success Mr. McCauley is to be chiefly credited. Unfortunately, his health was impaired by his



W. M. Carley



diligent labors, and in 1891 he was compelled to retire from this enterprise. In the next year, however, he became manager of the Sprague Collecting Agency of Chicago. This was at that time a small and unpromising concern, with an annual revenue of only seven thousand dollars. He set about his task with a will, and to such effect that in seven years he made it pay one hundred and twenty thousand dollars in yearly dividends, increased its capital stock from ten thousand dollars to nine hundred and fifty thousand dollars, and established branches in several other cities.

It was then, in the midst of such success, that Mr. McCauley heard and obeyed the command to "Go East." He removed to New York city, and there established the International Mercantile Agency. This concern, as its name implies, makes a business of rating and reporting the standing of individuals and firms in the United States and foreign countries. It was organized with a capital of two million dollars, and Mr. McCauley was chosen its first president. So great was the confidence in the venture, inspired by his character and ability, that his friends and business associates immediately subscribed for eight hundred thousand dollars' worth of the stock. The enterprise is housed in the great New York Life Building on Broadway, and is proving highly successful.

In addition to being president of the International Mercantile Agency, Mr. McCauley is a director of the Empire State Trust Company, one of the strongest financial institutions of New York, of the National Finance Company of Chicago, and of the Sprague Mercantile Agency of Chicago, New York, Toronto, and Montreal. He is a member of the Hardware Club of New York, of the Menoken Club and the Chicago Athletic Association of Chicago, and of the National Club and Royal Canadian Yacht Club of Toronto, Canada. He was married in early life, as already mentioned, to Miss Emma Minehart of Chicago, and now makes his home, as well as the center of his vast business activities, in New York city.



WILLIAM DOUGLASS McNULTY

ONE of the most successful and conspicuous of the younger generation of lawyers and political workers in New York—city and State—is the subject of the present sketch, William Douglass McNulty. As might be supposed from his name, he is of mingled Irish, Scotch, and English ancestry. His parents were Charles Gill McNulty and Catherine McNulty, residents of Saratoga, New York. In that village Mr. McNulty was born on August 29, 1868.

His early education was acquired in the excellent public school of his native place. Then, being destined for a professional career, he studied under a private tutor and at the Saratoga Academy, and thus was prepared for college. In due time he entered the Boston University, and took his undergraduate work there. Later he proceeded to Yale University, to pursue a post-graduate course in the law school, where he was graduated with the degree of Master of Laws.

His business life began, after leaving college, as a clerk in an office connected with the Board of Trade in Chicago. There he served for one year, and then returned home to Saratoga, to enter his chosen profession of the law. In 1893 he was admitted to the bar of the State of New York, and he has been in continuous practice ever since. In 1898 he opened law offices in New York city, and three years later became associated with Addison S. Pratt, under the firm name of McNulty & Pratt, with offices at No. 141 Broadway, New York. The practice of this firm has been largely in matters pertaining to corporations and decedents' estates. Personally, Mr. McNulty has figured as counsel in many important litigations, and he has won an enviable repu-



William D McNulty

tation for his ability to protect and to promote the interests of his clients. His practice, like that of his firm, has been largely in corporation law, and in it he is esteemed as more than ordinarily proficient. He finds time also to contribute articles to law periodicals.

Mr. McNulty has for some years paid much active attention to both local and State politics. He is a Democrat, and in both Saratoga and New York ranks among the working leaders of the party. He has frequently served as chairman of political conventions, and as the directing head of important committees, and he was a vice-president of the Democratic State Convention of 1896. He is a member of the General Committee of Tammany Hall, for the Twenty-fourth Assembly District, New York city, and he is the first vice-president of the Wyandot Club, the Tammany organization club of that district. He is also a member of the Committee on Law of Tammany Hall, a post of honor that is much prized by the prominent lawyers of that organization.

He has held various public offices at Saratoga, including those of civil justice, police justice, and member of the Board of Health. For two years he was county attorney for Saratoga County.

Mr. McNulty is a member of several prominent social organizations. Among these are the Yale Club, the Lawyers' Club, the Democratic Club, and the New York Athletic Club, of New York City, and the Saratoga Club of Saratoga. He is also a member of the New York State Bar Association, and of the American Bar Association.





JOHN McQUADE

AMONG political organizations in New York—we might indeed say, in the whole world—there is none more widely known than Tammany Hall. There is none that has had a more noteworthy career, and none that is at once more sturdily supported by its adherents and more strongly denounced by its opponents. Its history is coeval with that of the Constitution of the United States, for it was founded in 1789, and it has almost continuously since its origin exerted a marked influence on local politics, frequently upon State affairs, and on not a few occasions upon National issues. It has numbered among its members a multitude of “all sorts and conditions of men,” including many of more than national reputation. ▸

For half a century John McQuade has been a member of Tammany Hall, and for much of that time an officer and conspicuous leader in that body. He is a native of Ireland, in which country he was born on December 25, 1827. Two years later he was brought by his parents to America, and ever since then his home has been in New York. In that city he acquired his education, and there has been the scene of the many activities of his long and busy life.

In early manhood Mr. McQuade manifested a strong bent toward politics, and became a member of the Democratic party and of Tammany Hall. In time his prominence in party affairs led him into public office. Thus in 1868 he was elected a member of the New York Board of Aldermen, from the Yorkville district, in which his home has been practically all his life. The following year he was reelected for a second term. In 1870 he became a police justice, and occupied that bench for two years,



John M. Lund

when he was legislated out of office through sweeping changes in the city charter.

Mr. McQuade was the Tammany Hall leader of the Democratic party in the old Twenty-second Assembly District, and in that capacity organized the Jefferson Club, now known as the Algonquin Club, as a body tributary to Tammany Hall. Of that club he is still a member.

For many years he was a sachem of Tammany Hall, and also Father of the Council. When Richard Croker resigned the chairmanship of the Finance Committee of Tammany Hall, one of the most important offices in the organization, Mr. McQuade was elected to succeed him therein. In 1890 he was elected treasurer of Tammany Hall, and filled that office for a full term. He still takes a keen interest in all the affairs of the organization, although he has relinquished the more active direction of it to younger hands.





CLARENCE HUNGERFORD MACKAY

THE Mackay family, which for many years has been among the foremost in American business and social circles, is of comparatively recent settlement in the United States. It was founded here by John William Mackay, the mining and submarine-cable magnate, who was born in Dublin, Ireland, came to this country at an early age, and went to California with the "forty-niners" to seek and to find a fortune. He married Miss Marie Louise Hungerford, whose father, Colonel Hungerford, was a distinguished officer in the Mexican and Civil wars, and who was a direct descendant of Sir Thomas Hungerford of Farleigh Castle, England. Miss Hungerford was born in New York city.

To Mr. and Mrs. Mackay was born, in San Francisco, California, on April 17, 1874, the subject of this sketch, Clarence Hungerford Mackay. His early life was largely spent in Europe, where his parents made their home for much of the time. His education, a most thorough one, was acquired first at Vangirard College, Paris, France, and afterward at Beaumont College, Windsor, England. At an early age he began to manifest something of that taste and aptitude for business and finance which made his father so marked a man of affairs, and his inclinations in that direction were not discouraged. By the time he had reached the age of twenty years he had received an excellent collegiate training, and was ready for an active business life. This he began under the immediate direction of his father, than whom he could have wished no better preceptor.

Mr. Mackay entered his father's office in 1894. Two years later he had so far demonstrated his business ability that his election as president of the American Forceite Powder Manufacturing Company was regarded as a fitting tribute to him and as



C. A. Mackay.

giving promise of much good to that corporation. He filled that place with success for three years. In the meantime he became more and more closely connected with the great business interests of his father, including real-estate, mining, telegraphic, etc. He was elected a director of the Postal Telegraph Company and of the Commercial Cable Company, with which his father is identified, on February 25, 1896, and on January 21, 1897, he was elected a vice-president of both companies. To these great corporations and their ramifications his attention has since chiefly been given. He retired from the presidency of the Forcite Powder Company in February, 1899. A little later in the same year he organized the Commercial Cable Company of Cuba, and endeavored to lay a cable from the United States to Cuba, in competition with the one already existing. He asked for this no subsidy, nor any aid from the government, but merely permission to land the cable on the shore of Cuba. General Alger, the then Secretary of War, refused such permission, though many eminent authorities expressed the opinion that it ought to be granted without delay.

Mr. Mackay occupies a prominent position in society in New York, in California, and in Europe. He belongs to many social organizations, among them being the Union Club, the Knickerbocker Club, the Racquet and Tennis Club, the New York Yacht Club, the Meadowbrook Club, the Westchester Country Club, the Lawyers' Club, and the Metropolitan Club, of New York, and the Pacific Union Club and the Bohemian Club of San Francisco.

He was married on May 17, 1898, his bride being Miss Katherine Alexandra Duer, daughter of Mr. and Mrs. William A. Duer of New York city. A daughter was born to them, at their home in New York city, on February 5, 1900.





JOHN WILLIAM MACKAY

JOHN WILLIAM MACKAY is of Scottish ancestry and Irish birth. He comes from that canny Covenanter stock which in Cromwell's time colonized the northern part of Ireland and made the province of Ulster the thrifty and prosperous community it has ever since been. He was born in Dublin, on November 28, 1831. Nine years later his parents brought him to America with them, and settled in New York city. Two years later the father died, and the task of caring for the children fell upon the widowed mother, who performed it nobly.

After acquiring a good common-school education, John was apprenticed to a ship-builder, and had to do with fitting out ships that were to go "around the Horn." Then the gold fever of 1849 broke out, and claimed him for its own. He went to California and worked with pick and shovel. He learned the whole mining business by practical experience, and lived a sober life, thus keeping body and mind sound, but remained a poor man. In 1860 he climbed over the Sierras into Nevada. At Gold Hill he made an investment which paid little. Then he looked over the Comstock Lode, and made up his mind that it contained vast fortunes. He began work at the northern end of it, sinking a shaft at Union Ground. But lack of capital hampered him, and he was constrained to form a partnership with two other young men who had been making money in business and speculation in San Francisco. These were James C. Flood and William S. O'Brien. A fourth partner, James C. Walker, a practical miner, was also taken into the firm when it was formed in 1864. That was the beginning of the famous "Bonanza Firm." Mr. Walker dropped out in 1867, by which time their profits were over a million dollars, and his place was taken by James G.



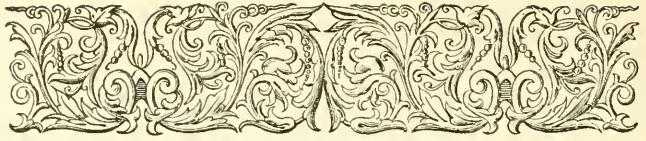
John D. Gray

Fair. Mr. Mackay was the leading spirit. He persuaded the others to buy adjacent claims. When the lodes seemed to be worked out, it was he who insisted on going down to deeper levels. And so was developed one of the greatest mining properties the world has ever seen. In six years the output was over three hundred million dollars, and the financial history of the world was changed. Mr. Mackay owned two fifths of these mines.

Mr. Mackay was the founder of the Bank of Nevada, and carried it through a loss of eleven million dollars, which it suffered through a "wheat corner" speculation of one of its officers in 1887. In 1884 he formed a partnership with James Gordon Bennett, of the New York "Herald," for the construction of some new Atlantic cables, and thus brought into being the great Commercial Cable Company, and the Postal Telegraph Company, of which he has since been the head. He was urged in 1885 to accept election to a seat in the United States Senate, from Nevada, but declined it. He has given his wealth with a generous hand to numerous benevolent institutions, and ranks among the most public-spirited of citizens. Among his benefactions is a large asylum for orphans at Virginia City, Nevada. He is a liberal supporter of the Roman Catholic Church, of which he is a member.

Mr. Mackay was married, in 1867, to Miss Hungerford, a daughter of Colonel Daniel C. Hungerford, who was a veteran of the Mexican and Civil wars. Mrs. Mackay is a woman of exceptional social culture and brilliancy, and has been for many years a conspicuous figure in the best society in New York, London, and Paris. She is also a generous patron of literature, fine arts, and benevolent works. Two sons have been born to Mr. and Mrs. Mackay, named John W. Mackay, Jr., and Clarence Hungerford Mackay.





SYLVESTER MALONE

THE beautiful town of Trim, on the still more beautiful Boyne River, in County Meath, Ireland, was the birth-place of one of the best-known and most-beloved priests of the Roman Catholic Church in America. There dwelt Laurence Malone and his wife Marcella; he a civil engineer, and a man of high attainments, she a woman of more than ordinary force of character. To them was born, on May 8, 1821, a son, to whom they gave the name of Sylvester, after Mrs. Malone's father, Sylvester Martin of Kilmessan. Sylvester was the second of three sons. He was educated at an academy of high scholarship, which was conducted by Protestants, but in which the utmost religious tolerance was inculcated by example as well as by precept. He remained true to the Roman Catholic faith of his parents.

In 1838, the Rev. Andrew Byrne of New York, afterward Bishop of Little Rock, Arkansas, visited Ireland in search of promising candidates for the priesthood. He met Sylvester Malone, became interested in him, and brought him to the United States. He reached Philadelphia, where the landing was made, on May 11, 1839. The young man immediately proceeded to New York, and entered the Seminary of St. Joseph, at Lafargeville, Jefferson County, New York. There he was educated for the priesthood. The next year the seminary was removed to Fordham, now a part of New York city. On March 10, 1844, Bishop Hughes consecrated three bishops in St. Patrick's Cathedral, and on that august occasion young Malone was miter-bearer. On August 15, 1844, he was ordained a priest of the diocese of New York. He first said mass at Wappingers Falls, New York. Then he was appointed to take pastoral charge of



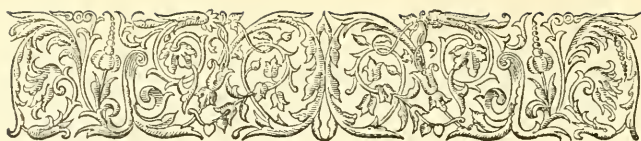
Sylvester Malone

a parish in Williamsburg, now a part of Brooklyn, and in that place all the rest of his life was spent.

On Saturday, September 21, 1844, the young priest arrived at the scene of his life-work. The parish was then known as St. Mary's, but the name was soon afterward changed to Sts. Peter and Paul. In 1848 the present edifice was completed.

It would be impossible in less space than a volume to tell adequately the story of Father Malone's long career. He made the church the center of every possible good work. He planted missions on every side. He labored for temperance, and industry, and law and order. When the Civil War broke out, in 1861, he placed an American flag on the spire of the church building and kept it flying there until the war was ended, as a token of his staunch patriotism. At the first Decoration Day ceremonies in Brooklyn he rode in the procession in the same carriage with three Protestant ministers, and spoke from the same platform with them—a sight not before seen in Brooklyn. On many other occasions Father Malone worked side by side with clergymen of other faiths, and always commanded the utmost respect, reverence, and love of all, without regard to creed.

He was elected by the Legislature a regent of the University of the State of New York, on March 29, 1894. That was the golden jubilee of his priesthood. Beginning on Sunday, October 14, 1894, the fiftieth anniversary of his ordination and his settlement over his parish were celebrated with religious services and with social festivities such as few men have ever been the subjects of. There was a practically universal outpouring of congratulation and praise from the press and pulpits and general public, regardless of political party or denominational creed. To the end of his life Sylvester Malone stood among the foremost Christian ministers of America, in length and value of services, in native worth, and in the esteem and confidence and love of his fellow-men. He died on December 29, 1899.



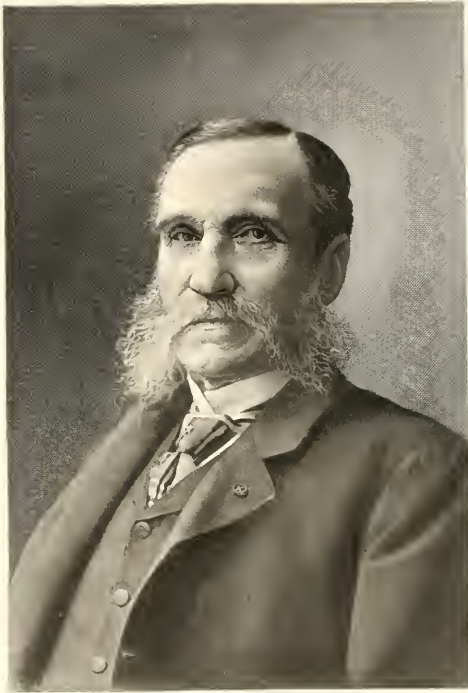
FELIX GABRIEL MARCHAND

FELIX GABRIEL MARCHAND, the eminent Canadian statesman, was born at St. Johns, Quebec, Canada, on January 9, 1832, the son of Gabriel Marchand, merchant, and his wife, Mary, daughter of John McVider of Quebec. His paternal ancestors had come from France in the early days of French colonization in North America. His education was acquired at the College of St. Hyacinthe, and he was destined for the profession of a notary, to which he was admitted in 1855.

Mr. Marchand's political career began in 1867. In that year the Dominion of Canada was formed. Mr. Marchand was then elected, as a Liberal, to represent St. Johns in the Provincial Legislature, and was successively reëlected so as to make his service continuous until the end of his life, thirty-three years later. On several occasions he was reëlected without opposition, and for a number of years he was the senior member in point of service. In 1878-79 he held office in the Joly ministry, first as Provincial Secretary and then as Commissioner of Crown Lands.

When Mr. Mercier came to office as Premier, Mr. Marchand became Speaker of the Legislative Assembly. After Mr. Mercier's defeat at the polls, Mr. Marchand became the leader of the Liberal Opposition, and as such led his party to victory at the next election. Logically, therefore, he was installed as Premier, which office, in conjunction with that of Provincial Treasurer, he held until his death, on September 25, 1900.

Mr. Marchand established, in 1860, "Le France-Canadien" at St. Johns, and for a time was the chief editor of "Le Temps" of Montreal. He was at times a contributor to most of the Liberal papers of the province. He was the author of several



J. G. Marchand

dramas: "Fatenville," a comedy (1869); "Erreur n'est pas Compte," a vaudeville (1872); "Un Bonheur en Attire un Autre," a comedy (1884); and "Les Faux Brillants," a comedy (1885). He also published a treatise on the notarial profession in Canada.

Shortly after the *Trent* affair he took the lead in organizing the volunteer movement at Iberville, and formed the Twenty-first Battalion of Richelieu Light Infantry, of which he became colonel in 1866. He was in active service during the Fenian raids, his corps being sent to the front at the first alarm. Following the invasion at Eccles Hill, in 1870 he was put in command of a brigade which was sent to reinforce Colonel Osborne Smith, and on that and other occasions he performed valuable services. He retired from the service in 1880.

Mr. Marchand was a member of the St. James's Club, Montreal, and of the Garrison Club, Quebec; and of the Order of Public Instruction, in France. He was a Fellow of the Royal Society of Canada, and its president in 1897. In 1891 he received the degree of Lit. D. from Laval University.

He was married, in 1854, to Miss Marie Herselie Turgeon, and left one son and five daughters. The former is Gabriel Marchand of St. Johns, editor and proprietor of "Le Canada Français." Of the daughters, Eugénie is the widow of G. La Rocque; Joséphine is the wife of Senator Dandurand of Montreal; Hélène is the wife of Gustave Grenier, Clerk of the Executive Council of the Province of Quebec; Ida is the wife of Arthur Legendre, a dry-goods merchant of Quebec; and Ernestine is the wife of Dr. Arthur Sinard, professor in Laval University, Quebec.

Mr. Marchand was highly esteemed by all his associates in public life, regardless of party, and at his death his body was laid in state in the Parliament House at Quebec, and had a public state funeral.



EDWARD P. MEANY

EDWARD P. MEANY, brigadier-general of the National Guard, State of New Jersey, was born in 1854, of Irish and English ancestry. General Meany is a son of the late Judge Edward A. Meany of Louisville, Kentucky. His father was for a number of years conspicuously identified with the jurisprudence of the South, occupying an honored place upon the bench and having a brilliant career at the bar. His grandfather, Captain Henry Gould Shannon, settled at Louisville in 1810, and served through the War of 1812 and the Mexican War.

Commodore Barry and Captain John Meany of Philadelphia, were also members of this family.

General Meany was educated in Kentucky, and was carefully prepared for the practice of the profession which his father had adorned. He was admitted to the bar in 1878.

General Meany is counsel for the American Telephone & Telegraph Company, and holds several places of prominence and confidence in that and its associate companies. In 1884 he was vice-president of the New Mexico Central & Southern Railroad Company, and represented that company in Mexico and Europe, having obtained from the Mexican Government the concession under which it operated in the Republic of Mexico. General Meany is a Democrat in politics; was a delegate from New Jersey to the Democratic National Conventions of 1896 and 1900, at both of which conventions he earnestly supported the cause of sound money. For the last eleven years he has been judge-advocate-general of New Jersey, with the rank of brigadier-general. In 1894 he was one of the Palisades commissioners



Edw. C. Meany

of the State of New Jersey. He is a trustee and has been treasurer of the Newark, New Jersey, Free Public Library.

General Meany married Miss Rosalie Behr, daughter of Peter Behr, Esq., of St. Louis, Missouri, and he has one son now living, Shannon Lord Meany. His eldest son Edward Behr Meany, died on October 29, 1902.





HERMAN A. METZ

ONE of the successful young business men of New York city and its environs, who has attained greater prosperity and prominence than most men of his age, is Herman A. Metz, the manufacturer of colors and chemicals. He is a native of New York city, and was born on October 19, 1867. His early education was acquired in the public schools and at the high school of Newark, New Jersey. Afterward he studied chemistry in the free evening classes of the Cooper Institute in New York.

His first business occupation was that of an office boy for P. Schulzeberg, a manufacturer of chemicals and dyestuffs. He served as office boy, assistant in laboratory, clerk, salesman, agent, and office manager. When the firm was incorporated in 1893, under the name of Victor Koechl & Co., Mr. Metz became its vice-president and treasurer, and filled those places for six years. In 1899 he became president and practical owner of the concern. His extensive factories are in Newark, New Jersey, and his offices are at No. 122 Hudson Street, New York, with branches in Boston, Philadelphia, Chicago, and other cities. The firm is the American representative of some of the largest and most enterprising chemical works in Germany.

While the operations of Mr. Metz's factories are chiefly confined to the production of dyestuffs and other chemicals, he has paid much attention to other departments of industry. He has invented and secured patents upon various mechanical and electrical devices, and is officially interested in a number of other corporations.

In politics Mr. Metz is a Democrat, and he is a member of the General Committee of that party in Brooklyn, and of some of the



H. A. M. 507

most important sub-committees. He has sought no public office, however, and has held none save that as a member of the Brooklyn School Board and of the Board of Education of New York. He is a member of the Masonic Fraternity, being a Free and Accepted Mason, a Royal Arch Mason, a Knight Templar, and a Noble of the Mystic Shrine. He also belongs to the Royal Arcanum and the Order of Elks.

He is a member of the Brooklyn Democratic Club and the National Civic Club, and Germania, Riding and Driving, and Crescent Athletic clubs of Brooklyn; of the Reform, Drug, Wool, and Chemists' clubs of New York; of the Society of Chemical Industry of London; of the German Chemical Union of Dresden; of the Chamber of Commerce of the State of New York, the New York Merchants' Association, the New York Board of Trade and Transportation, the New York Manufacturers' Association, the National Association of Manufacturers, the Brooklyn Institute of Arts and Sciences, the Metropolitan Museum of Art, the American Museum of Natural History, the Municipal Art Association of New York, and the Brooklyn League.





LEVI PARSONS MORTON

GEORGE MORTON, or Mourt, born in Yorkshire, England, in 1585, and married, in 1612, to Juliana Carpenter, daughter of Alexander Carpenter, was the chief manager of the *Mayflower* enterprise in 1620. He did not come over in that vessel, but followed in the third Pilgrim ship, the *Anne*, in 1623, and settled at Middleboro, Massachusetts. He was the author of "Mourt's Relation," which book, published in London in 1622, gave the earliest account of the Pilgrim enterprise. From him the unbroken line of descent is traced as follows: John Morton, freeman of Plymouth, deputy to the General Court, and original proprietor of Middleboro; John Morton, Jr., master of the first public school in America, who married Mary Ring, daughter of Andrew Ring; Captain Ebenezer Morton, who married Mercy Foster, daughter of John and Hannah (Stetson) Foster; Ebenezer Morton, Jr., who married Hannah Dailey, daughter of Daniel and Hannah Dailey of Easton, Maine; and the Rev. Daniel O. Morton, who was graduated at Middlebury College, Vermont, in 1812, and who married Lucretia Parsons, daughter of the Rev. Justin and Electa (Frairy) Parsons.

Levi Parsons Morton, son of the Rev. Daniel O. and Lucretia Parsons Morton, was born at Shoreham, Vermont, on May 16, 1824, and was educated at the local schools and academy. He began his business career at Enfield, Massachusetts, removed thence to Hanover, New Hampshire, and next, at the age of twenty-one, became a dry-goods dealer on his own account, at Concord, New Hampshire. A few years later he removed to Boston, and finally to New York city, where he became the head of the leading dry-goods houses of Morton & Grinnell. In 1863 he opened an office as banker and broker, under the name of



Levi P. Weston



L. P. Morton & Co., with a branch in London known as Morton, Burns & Co. In 1869 George Bliss entered the New York house, which then became Morton, Bliss & Co., and Sir John Rose entered that in London, which became Morton, Rose & Co. These two names were thereafter, for many years, synonymous the world over with financial strength and integrity. From 1873 to 1884 the London house was the European fiscal agent of the United States government, led the way in aiding the resumption of specie payments, and was the medium through which the Geneva award of fifteen million dollars was paid. The house of Morton, Bliss & Co. went into voluntary liquidation in 1899, and was succeeded by the Morton Trust Company, one of the chief financial institutions of New York.

Mr. Morton has long been a leader of the Republican party. He was elected to Congress in 1878, and made a most useful Representative. He declined nomination for the Vice-Presidency in 1880, and the next year declined appointment as Secretary of the Navy. In the latter year, however, he accepted appointment as minister to France, and in that office had a brilliant and useful career. In 1888 he was elected Vice-President of the United States, and for four years filled that place with dignity and honor. Finally, in 1894, he was elected Governor of New York State by the phenomenal majority of a hundred and fifty thousand, and gave the State an admirable administration.

Mr. Morton was married, in 1856, to Lucy Kimball, who died in 1871. In 1873 he married Miss Annie Street of New York, who has borne him five daughters. He makes his home in New York city, and at the splendid estate of Ellerslie, on the Hudson, and is a member of many of the best clubs and other organizations. He possesses the degree of LL. D., given by Dartmouth College in 1881 and by Middlebury College in 1883.



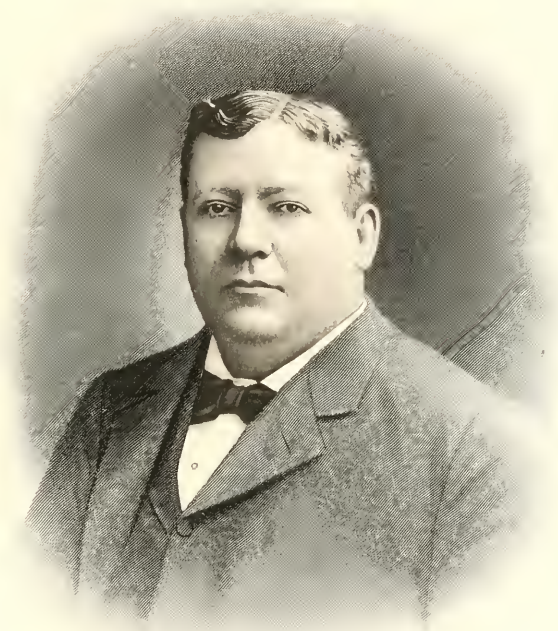


JOHN MULHOLLAND

THE story of the career of John Mulholland, the president of the American Mineral Water Machine Company of New York, and a leading figure in various enterprises, is one of humble beginnings, hard work, integrity, unflinching determination, and ultimate success of a high order. His parents, Patrick and Margaret Mulholland, were of Irish origin, coming from near the city of Belfast, in County Down, Ireland. They lived at Allegheny City, adjoining Pittsburg, Pennsylvania, where Patrick Mulholland followed the trade of a carpenter. There, on May 5, 1852, John Mulholland was born.

His parents were in very moderate circumstances, and thus the advantages of extended schooling were beyond his reach. Necessity compelled him to work at an age when most boys are studying or playing. His early life was spent partly at Leavenworth, Kansas, and for six months he was a student in the public schools of that place. He also attended night schools for a little time. This fills the record of his school-days, and indicates the limited extent of his educational opportunities.

Hard work began for him at eight years of age. He then lived on a farm, and worked for six dollars a month and his board. Later, for two manufacturing seasons, he carried bricks in a brick-yard, receiving one dollar a day. One of his companions doing similar work fell ill, and he undertook doing the work of both, in return for the wages of both. His next occupation was in the crockery business at Leavenworth, Kansas, in which he remained for twelve years, becoming a partner in the business at the age of twenty-one. In the meantime his firm had moved to Kansas City, Missouri, and he had saved \$3150 out of his



John Muchollan



salary. Then the firm undertook to build a railroad, and failed, and he lost all he had.

His next undertaking was that of manufacturing baking powder, extracts, etc., at Memphis, Tennessee. In this he was successful until continued ill health compelled him to give it up. After that he was a salesman in Kansas, Missouri, and Colorado, and then a merchandise broker in Kansas City, Missouri. In April, 1890, he organized the great banking business with which he is now identified, and which is firmly and profitably established in fifteen different cities. At the outset of this enterprise Mr. Mulholland made it his cardinal principle, instead of getting all out of it he could for himself, to give all he could to his customers, reserving for himself only what constituted a reasonable profit. He was compelled at the outset to borrow money from banks to start the business. Later he issued bonds to the extent of more than \$1,200,000. When he finally decided upon incorporation of the firm its credit was so well established that the entire issue of preferred stock was over-subscribed before the incorporation was effected or a single share had been actually placed on sale.

Mr. Mulholland is president of the American Mineral Water Machine Company of New York, and is the largest owner of its stock. He is also interested in the Ore Grande Mining Company of Dillon, Colorado, and in the Boulder Mining Company of Trinity County, California.

Mr. Mulholland has held no public office save that of Deputy License Inspector of Kansas City, Missouri, in which place he increased the income of the city from that source by fifty per cent. in one year.

Mr. Mulholland is a member of the Masonic Order. He was married, in June, 1897, to Miss Irene May Wickizer, who has borne him one child, John Mulholland, Jr.





FRANK MORRILL MURPHY

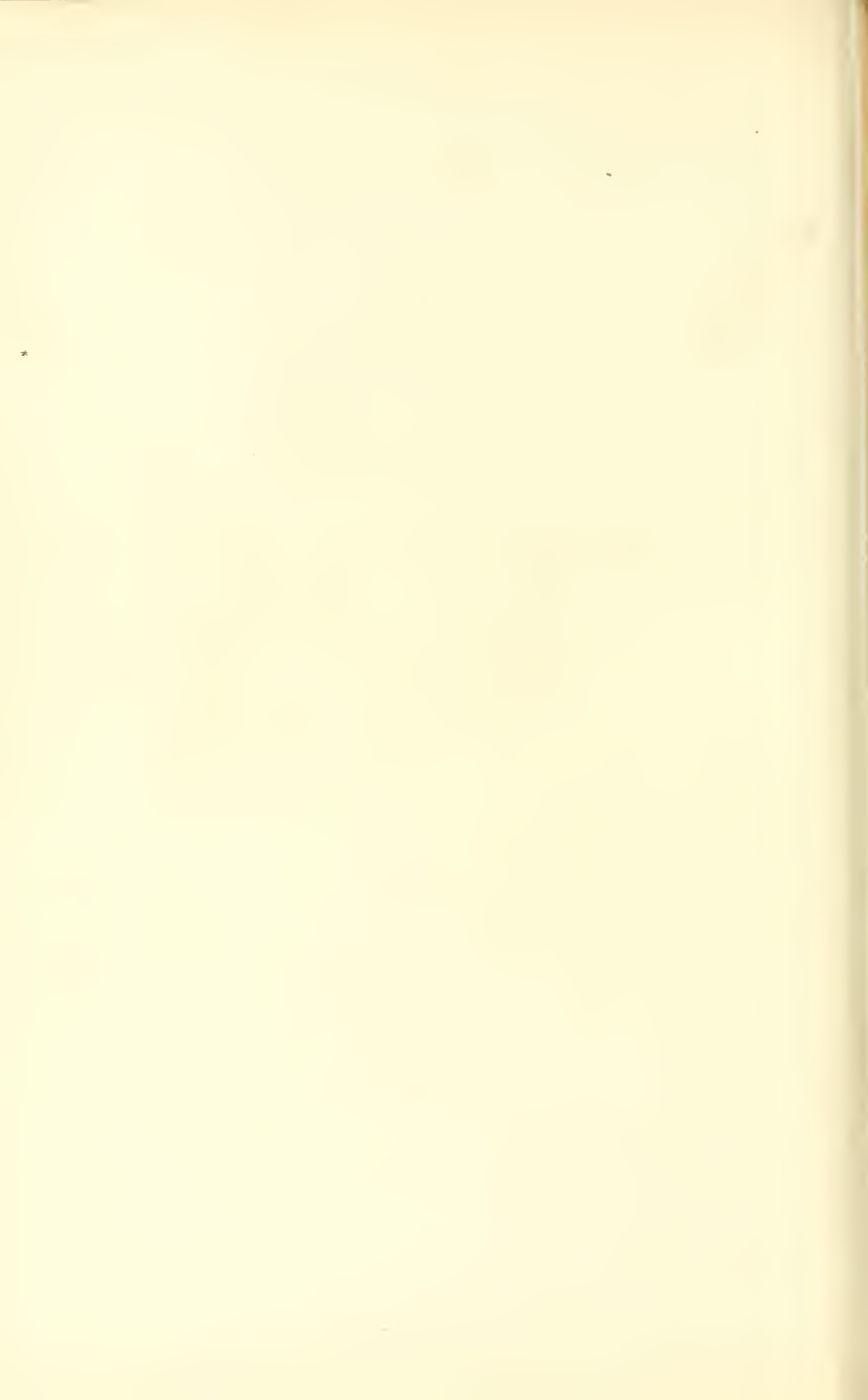
FRANK MORRILL MURPHY is a native of Jefferson, Lincoln County, Maine, where he was born on September 4, 1854. His father, B. F. Murphy, a contractor and builder, was of North of Ireland ancestry, and his mother, whose maiden name was Lucy Oakes, came of English stock. His ancestors were settled in this country in colonial days and did service in the Revolution. In his childhood he was taken by his parents to the West, and his education was acquired in the public school at Manitowoc, Wisconsin. He was only fourteen years old when he entered the employment of Thomas Windiate of Manitowoc, the owner of various sailing vessels, tugs, farms, a hotel, and a livery stable. In this service he remained three years, working from fourteen to sixteen hours a day at all sorts of jobs, and receiving eight dollars a month wages. After that he worked for one winter in the lumber region of Wisconsin.

In Kansas he joined a government surveying party on its way to the Indian Territory, and remained with it for a few months of hard work and exposure. His next engagement was as a hotel clerk at Santa Rosa, California, and at the same time he served as agent for operating a stage line between Santa Rosa and Mendocino County, a distance of 130 miles. Later he became proprietor of the line. In 1877 he sold out the stage line, and went to Arizona to report upon some of the principal Star Route mail stage lines upon which contracts were about to be let. There he settled down for a time as clerk in a mercantile house.

Since that time Mr. Murphy has been intimately identified



F. M. Murphy



with Arizona. He became Assistant Chief Clerk of the Territorial Legislature; Territorial Commissioner to the Expositions at Denver and Chicago; U. S. Commissioner from Arizona to the Cotton Exposition of 1885 at New Orleans, and Member of the Board of Management of the Exposition in 1886. His successful business career began when he became associated with "Diamond Joe" Reynolds and purchased the Congress Mine, a mere prospect at the time with little development. He took full charge of the mine, and was highly successful. It will be remembered that President McKinley on his last Western trip paid an interesting visit to this mine. From 1891 to 1893 he was Secretary and promoter of the Santa Fé, Prescott & Phoenix Railway, and since 1894 has been its President. He is also President of the Prescott National Bank; of the Prescott & Eastern Railway; of the Bradshaw Mountain Extension; of the Phoenix & Eastern Railway, upon which construction is about to begin; and of the Val Verde Copper Company, Ltd.

Mr. Murphy is also President of the Development Company of America, with offices in New York, and of the Poland Mining Company; Vice-President of the Phoenix National Bank, the Congress Gold Company, the Tombstone Consolidated Mines Company, Ltd., the Bashford & Burmister Mercantile Company, and the Castle Creek Hot Springs & Development Company; and a Director of the Commercial Trust Company of Prescott. He is a member of the Commercial Club of Phoenix, Arizona, and was formerly a member of the military staff of the Governor of that Territory.

Mr. Murphy was married at Prescott, Arizona, on August 1, 1892, to Miss Ethel Mary Meany, daughter of the Rev. Dr. Meany. He is a stalwart Republican in politics, and has for many years been one of the most forceful figures in the business, political, and social life of the Southwest, contributing more than most of his contemporaries to the development of that interesting region.



MILES M. O'BRIEN

MILES M. O'BRIEN, merchant, banker, and promoter of public education, is of Irish ancestry and birth. His father was Dr. Miles O'Brien, a leader in the "Forty-eight" movement. Dr. O'Brien's sister was the author of several patriotic poems which were published in the Munster "News" over the pen-name of "Josephine," and for which she was threatened with arrest by the British authorities.

Miles M. O'Brien was born at Newcastle West, County Limerick, Ireland, in 1846. He received a good education, and at the age of eighteen came to the United States.

It was his original intention, on coming hither in 1864, to go to California and seek a fortune in the land of gold. On looking over the ground in New York, however, he changed his mind and decided to stay on the Atlantic coast and engage in mercantile pursuits. His first engagement was as a clerk in a dry-goods store in Baltimore. There he remained only a year, but in that time he was confirmed in his choice of the business to which most of his life has since been devoted. In 1865 he left Baltimore for New York, where he became connected with the great dry-goods house of H. B. Claffin & Co., one of the very foremost in the trade. With that house he remained for more than thirty-five years, only leaving it in 1901 to become the president of the National Broadway Bank of New York.

Mr. O'Brien has never sought political preferment, though he has at times been active in promoting the interests of the Democratic party. Thus he was the organizer of the great dry-goods clubs in support of Grover Cleveland for the Presidency. His chief public services have been in the School Board, or Board of Education, of New York city. He was first appointed



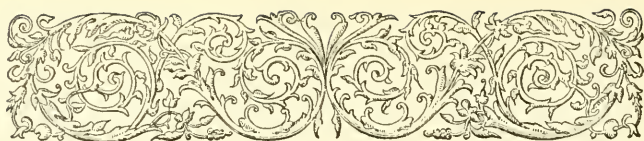
Udo M. O'Brien

a member of that board by Mayor Grace, and served through the subsequent terms of Mayors Hewitt, Grant, Gilroy, and Van Wyck. To the welfare of the free educational system of New York he has thus given many years' labor, which has been a labor of love and of enthusiasm. Mr. O'Brien has always held that the public schools should be kept free from the slightest political or sectarian bias, and should be so conducted as to be schools of patriotism for the innumerable children of aliens who throng New York. It was due to his efforts that the free evening school system was greatly extended, and that the free evening lecture system, which has proved so successful, was founded in 1887. He has striven to have every school-house in the city made a constantly active center of educational influences, not only through the ordinary work of the school, but through lecture courses, free libraries, and other agencies. In May, 1900, Mr. O'Brien was unanimously elected president of the School Board of Manhattan and the Bronx, and in that office carried still further the beneficent undertakings with which he had before been identified. In December, 1901, he had the satisfaction of seeing laid the corner-stone of a High School of Commerce which he had planned as one of the crowning features of the city's school system.

During his life in America Mr. O'Brien has never forgotten his native land, but has been actively interested in many movements for the amelioration of Ireland's condition, and has been a generous contributor to various funds raised by Irishmen in America for her relief.

Mr. O'Brien is a member of several clubs, but is essentially a domestic man in tastes and habits. His home is on West Eighty-ninth Street, where he and Mrs. O'Brien are the parents of four sons, the eldest of whom was a member of Troop C in the Spanish war in 1898.





DANIEL O'DAY

DANIEL O'DAY, the well-known operator in oil, manufacturer, and banker, is of Irish origin. He was born in Ireland on February 6, 1844, the son of Michael O'Day. When he was only a year old he was brought to the United States by his family, which joined in the great tide of migration which at that time set hither from Ireland. His entire life has, therefore, practically been identified with this country.

The family, on coming hither, settled at Buffalo, New York, and in the public schools of that city Daniel O'Day acquired his education, and in that city began his business career. His boyhood was cast in the days of the oil excitement, when men were "striking oil" and making fortunes in a day. He was only ten years old when the Pennsylvania Rock Oil Company was organized and began operations at Oil Creek, Pennsylvania. For four years that concern struggled along with varying fortunes, and then it leased its land, near the present site of Titusville, Pennsylvania, to a few of its stock-holders for their private enterprise. They set Colonel E. A. Drake to work on it, drilling an artesian well. He first tried to dig a well in one of the old timbered pits which had been abandoned by the oil-seekers, but he was baffled by quicksands. Then he started to drive an iron pipe down in a new place. At the depth of thirty-six feet he struck bed-rock. Thereupon he engaged men to drill the rock, and for month after month the tedious work went on. On August 29, 1859, the drill entered an open crevice in the rock, six inches deep. * That was only sixty-nine feet down. The next day the well was found to be nearly full of oil.

That was the first striking of oil. It was the signal for such a rush as not even the finding of gold in California or in the



Sam. S. O'Way

Klondike could boast. Speculators and operators flocked thither from all over the country. Farm-lands were in a twinkling worth more than city lots. Much of the effort was ill directed and fruitless; but enough of it was successful for the development of one of the most gigantic industries of the world.

The city of Buffalo was near enough to the oil region to feel the full force of the "boom," and young Mr. O'Day did not take long to decide upon trying his fortunes in the new field. He was twenty years of age when he went into the oil region of Pennsylvania, not as a speculator nor as an operator, but to seek employment in the oil transportation business. In that he was successful, and before many years had passed was in a position in which he could himself begin to direct an important business.

The transportation of the crude oil to refineries, the latter often at a considerable distance, was at first effected by railroad, the oil being inclosed in tanks, casks, or other receptacles. But in time the idea of pumping it, or letting it flow by gravity through pipes laid across the country, was successfully developed. In this work Mr. O'Day was a pioneer. In 1873-74 he began constructing pipe lines in the oil-producing regions. The first of these extended from the oil-fields of Clarion County, Pennsylvania, to Emlenton, Venango County, Pennsylvania, and was known as the American Transfer Line. It was highly successful, and following it Mr. O'Day built various other such lines. In time the process of consolidation, so familiar in other industrial enterprises, came into play. The various pipe lines were consolidated under a common management and operated in harmony. Thus the American Transfer Lines were merged into the United Pipe Lines system, and the latter is now in operation as the gathering system of the National Transit Company.

The last-named corporation was organized in 1883, and now owns a vast network of trunk and local lines, extending over nearly all of the oil-producing region of the eastern part of the United States. Mr. O'Day was a prominent factor in the organization of it, and he has been its vice-president since 1888.

Mr. O'Day has not confined his attention to the oil transportation business. He founded and is the senior partner in the Oil City Boiler Works, a large and prosperous manufacturing concern. In 1888 he entered the oil-producing field, as organizer

and president of the Northwestern Ohio National Gas Company. This corporation has a capital of six million dollars, and owns extensive tracts of land from which it produces oil and natural gas. It has also an extensive system of pipe lines for conveying its products to consumers.

Mr. O'Day's financial standing and high repute have naturally caused him to be associated with banking interests. He has for many years been the president of the People's Bank of Buffalo, New York, in which city he has ever maintained a deep interest, and he is a director of the Seaboard National Bank of New York city, and of several other banks in Buffalo and Oil City. In these and all other business relations he is universally respected for his ability and integrity. He is regarded as a most efficient executive officer and as a safe and sagacious business man.

Mr. O'Day makes his home in New York city, where he has a fine house on West Seventy-second Street. He is a member of the Engineers', Lotus, and Manhattan clubs of New York, of the Buffalo Club of Buffalo, and of the Duquesne Club of Pittsburg, and other social organizations.





WALTER G. OAKMAN

IT is an interesting circumstance, characteristic of the industrial and financial evolution of the present age, that while consolidation of enterprise into mammoth corporations is the order of the day, as never before in the history of the world, there is an equally marked tendency for men of affairs to divide their attention among many and widely differing undertakings. A man is no longer, for example, a banker and nothing more. He is also a lawyer, a railroad man, an insurance man, a mine operator, a manufacturer, and what not. This is, of course, the result of the increasing interdependence and intimate relationship which exist among these various departments of business.

A conspicuous example of this wide versatility in business activity is found in Walter G. Oakman, of No. 28 Nassau Street, New York City. The catalogue of directorships which he holds comprises more than two dozen corporations, in various parts of the country, and in not a few of these he holds some additional office. Beginning alphabetically, he is a director of the Alabama Great Southern Railroad Company. He is also a director of the Buffalo, Rochester and Pittsburg Railway Company, of the Long Island Railroad Company, of the Louisville and Nashville Railroad Company, of the New York and New Jersey Railroad Company, of which latter he is also vice-president, and of the Reynoldsville and Falls Creek Railroad Company—half a dozen railroads, some of them in widely different parts of the country.

Manufacturing, too, engages his attention. He is a director of the American Car and Foundry Company, the Corn Products

Company, and the Sloss-Sheffield Steel and Iron Company. He is interested in city street railroads as well as those in the country, as is seen in his directorship in the Brooklyn Heights Railroad Company, the Brooklyn Rapid Transit Company, the Galveston City Railroad Company, the Interborough Rapid Transit Company of New York, the Kings County and Fulton Elevated Railroad Company of Brooklyn, the Rapid Transit Subway Construction Company, of which he is also vice-president, and the Richmond Light and Railroad Company.

Mr. Oakman is likewise deeply interested in mining and kindred enterprises, being a director of the Clarksburg Fuel Company, the Fairmont Coal Company, the Jefferson and Clearfield Coal and Iron Company, of which he is also vice-president, and the Somerset Coal Company. He has long been connected with banks and trust companies, and is a director and president of the Guaranty Trust Company of New York, and a director of the Morristown, New Jersey, Trust Company, the Morton Trust Company of New York, the Mutual Trust Company of Westchester County, New York, and the Western National Bank of New York. Other business connections sustained by him are membership in the Advisory Committee of Stockholders of the Audit Company of New York, directorship in the New York Dock Company, and directorship and vice-presidency of the Subway Realty Company of New York.

Mr. Oakman is a member of the Century Association, the Pennsylvania Society of New York, the Alumni Association of the University of Pennsylvania, and the Metropolitan, Union, University, Downtown, Ardsley, and Meadowbrook clubs. His home is at No. 12 East Fifty-third Street, New York.





A. J. Goss



ALEXANDER ECTOR ORR

ALEXANDER ECTOR ORR comes from the famous Scottish clan of MacGregor, a branch of which removed from Scotland to Ireland in the latter part of the seventeenth century, settling in the province of Ulster. In the last generation William Orr of Strabane, County Tyrone, married Mary Moore, daughter of David Moore of Sheephill, County Londonderry, and to them, at Strabane, on March 2, 1831, Alexander Ector Orr was born.

It was intended that he should enter the East India Company's service, and a presentation to its college in England was obtained; but at the age of fifteen an accident occurred which kept him on crutches for three years, and that plan had to be abandoned. As soon as he was able he resumed his studies with the Rev. John Hayden, Archdeacon of the diocese of Derry and Raphoe. In 1850, his physician recommending a sea voyage, he crossed and recrossed the Atlantic in a sailing-vessel, and thus visited several of the seaboard cities of the United States. He was so favorably impressed with them that in the autumn of the following year he returned to New York, and obtained a situation in the office of Ralph Post, a shipping and commission merchant on South Street. Later he served in the office of Wallace & Wicks, and finally, in 1858, entered the office of David Dows & Co. In 1861 he was admitted to partnership in the latter firm, where he has amassed a fortune, and has exerted a commanding influence in the affairs of the city and nation.

Mr. Orr is one of the foremost members of the Produce Exchange. He has twice been its president, and was secretary of the committee that had charge of the work of erecting its

building. He was for eight years chairman of its arbitration committee, and one of those who perfected its gratuity system.

In 1872 Mr. Orr was elected a member of the Chamber of Commerce of the State of New York, and after serving upon some of its important committees was in 1889 made its first vice-president. This position he held till 1894, when he was elected president, and continued in that office for five successive years.

Mr. Orr is a member of the American Geographical Society, the Down Town Association, the City Club, the Hamilton Club of Brooklyn, the Marine and Field Club, the Atlantic Yacht Club, and other organizations. He is also a director of numerous banks and trust, insurance, and railroad companies. He is a member of the Protestant Episcopal Church, a trustee of its cathedral and schools at Garden City, Long Island, and treasurer of that diocese.

Mr. Orr was a trustee of the fund left by the late Governor Tilden to found a public library in New York, and took an active part in consolidating that estate with the Astor and Lenox libraries into the "New York Public Library."

One of the most important public services rendered by Mr. Orr has been in connection with the rapid-transit enterprise in New York under municipal ownership. He has been President of the Board of Rapid Transit Commissioners since its creation by the Legislature, and has been foremost in directing the labors of that body which, after years of effort, were crowned in the early part of 1900 by the adoption of the plans of the commissioners, and the letting of a contract for the construction of a great system of underground rapid transit. Work upon this vast enterprise was actually begun with public ceremonies, in which Mr. Orr took fitting part, on March 24, 1900.

Mr. Orr was married, in 1856, to Miss Juliet Buckingham Dows, daughter of Ammi Dows, a member of the firm of David Dows & Co. She died a few years later, and in 1873 he married Margaret Shippen Luquer, daughter of Nicholas Luquer of Brooklyn. She is a member of the Shippen family, which for two and a half centuries has been prominently identified with the city of Philadelphia and State of Pennsylvania. Mr. and Mrs. Orr have three children: Jane Dows Orr, now Mrs. I. B. Vies; Mary Orr; and Juliet Ector Orr, now Mrs. A. H. Munsell.



Arthur F. Platt



NORTON PRENTISS OTIS

THE founder of the Otis family in this country was John Otis, who came from Hingham, England, a few years after the *Mayflower* Pilgrims, and settled in Massachusetts. Later generations of the family made their home in Vermont, and there, at Halifax, Norton Prentiss Otis was born, on March 18, 1840. His family made several changes of residence during his boyhood, and his education was acquired in various places, including Albany, New York, Hudson City, New Jersey, and Yonkers, New York.

His father, Elisha G. Otis, who was the inventor of the modern elevator, had founded in 1855 a small elevator factory. The son entered that factory in 1858 and learned the business. His father died in 1861, and then the son, in partnership with his brother, Charles R. Otis, took full charge.

The whole capital of the firm was then less than two thousand dollars; the plant was inadequate; and the Civil War made the time seem unpropitious for a business venture. Nevertheless, the young men persevered, and succeeded. They invented and patented various devices for the safety of passengers on the elevators, and these gave them an advantage over competitors. Year by year their business increased. Year by year the output of their factory improved in quality and design. To-day the business of the company is world-wide. Wherever there are modern buildings there are elevators, and wherever there are elevators the name of Otis is known. The firm was long ago incorporated, Mr. Otis becoming its treasurer. He became its president on the retirement of his brother in 1890. On January 1, 1899, the Otis Elevator Company was organized, taking over the property patents and business of Otis Brothers & Company

and a number of other manufacturing concerns in the same line, and Mr. Otis, wishing to be retired in a measure from the cares of active business, was made chairman of the board of directors, retaining, however, the position of president of the Otis Electric Company.

The factories of the corporation are at Yonkers, New York, covering several acres of land, and employing seven hundred men. It is said that three fourths of the elevators now in use in New York are of Otis Brothers' make, while a large proportion of them is also to be found in other large cities throughout the world. Among the notable elevators made by Otis Brothers are those in the Eiffel Tower, in Paris; twelve, of twelve thousand pounds capacity each, for carrying loaded trucks with teams attached, at Glasgow, Scotland; one in the Catskill Mountains that carries a railroad train up an incline seven thousand feet long in ten minutes; and one running to the top of Prospect Mountain, Lake George. The first great improvement in elevator-building was the introduction of steam-power in 1866. Some ten years later hydraulic power was utilized. At a still later date electricity was brought into use. In all the successive steps Mr. Otis has taken a keen interest, and has himself been a prominent factor.

Mr. Otis has for many years made his home in the city of Yonkers, New York, where the factories of his company are situated. In 1880 he was elected Mayor, and gave the city an admirable administration. In 1883 he was elected a member of the State Legislature. He has also been urged a number of times to accept a nomination for Congress, but for business reasons was obliged to decline. In 1898 he was appointed by Governor Black a member of a commission of sixteen to represent the State of New York at the Paris Exposition of 1900, and he was unanimously elected its president. In New York city he is well known, and he is a member of the Engineers' Club, the Fulton Club, and the Metropolitan Museum of Art of New York city, and of the Amackassin and Corinthian yacht clubs of Yonkers.

Mr. Otis was married to Miss Lizzie A. Fahs of York, Pennsylvania, on December 25, 1877.



John Deane



JOHN PEIRCE

JOHN PEIRCE, who has been called the "Granite King" from the number of buildings he has constructed of that lasting material, comes of a New England family, members of which have for several generations been associated with the business of quarrying and building. He was born at Frankfort, Maine, nearly fifty years ago, the son of a leading quarryman. His education was obtained at the well-known Dummer Academy in Massachusetts, and at the Law School of Harvard University, in both of which institutions he was distinguished as a scholar of more than ordinary ability and brilliance.

Upon completing his course in the law school, however, Mr. Peirce decided to turn his attention to business rather than to the practice of his profession. The important granite quarries and general contracting and building business which had been successfully conducted by his father presently came into his hands and those of his brothers. His aptitude for this industry was soon manifested in a further extension and development of it. He acquired additional granite properties to such an extent as largely to control the output of the stone in that part of the country. At the same time he paid more and more attention to securing contracts for buildings instead of simply selling stone to other builders. Among the quarry properties acquired by him are those formerly owned and operated by ex-Governor Bodwell, at Hallowell, Maine, on the Kennebec River. For a time, Mr. Peirce and Mr. Bodwell were keen competitors in business, but the elder man in time yielded to the younger and sold out to him.

Mr. Peirce some years ago realized that New York city was the building center of the country, and that it would be to his

advantage to establish his headquarters there. He did so, and has since been largely identified with the erection of the most substantial edifices in the American metropolis. He furnished a large part of the granite used in the construction of the Brooklyn Bridge. He was the builder of the Carnegie Library at Allegheny, Pennsylvania, and of the Post-office at Washington. More recent undertakings of his are the great Hall of Records in New York, the Chicago Post-office, and the granite dry-dock in the United States navy-yard at Portsmouth, New Hampshire. He is also building the new Custom House in New York, at the foot of Broadway. He furnished the stone for the Broad Exchange Building, the Johnston Building, the Empire Building, the American Surety Building, the Mutual Life Insurance Company's building, the Bank of Commerce Building, and many other noteworthy edifices in New York.

He is largely interested in the Rapid Transit Construction Company, which is building the great subways in New York, and is one of its directors.

He is married and has four children, and is markedly domestic in his tastes. One of his favorite recreations is yachting, to which superb sport he is much devoted, spending therein a large part of his summers.

He is a member of the Metropolitan, Manhattan, Lawyers', and New York Yacht clubs of New York city.





Winston S. Pierce



WINSLOW SHELBY PIERCE

THE name of Pierce is a familiar one in nearly all parts of the United States, and is to be met with frequently in national and colonial history, back to the earliest times. The precise date of its transplantation to these shores from England is not known. This, however, is apparently beyond doubt: that it was brought hither some time prior to the year 1630, and that the first American bearer of it came from Northumberlandshire, England. The family quickly rose into deserved prominence in the affairs of the New England colonies, where it was originally planted, and became allied by intermarriage with many other leading families of colonial days. Among these connections were those with the families of Fletcher, Bancroft, Barron, Prescott, and, as is indicated by the given name of the subject of the present sketch, Winslow. All these families have retained to the present day a goodly measure of their old ability and influence, not only in the communities in which they were first planted, but in State and nation at large.

The last generation of the Pierce family contained a member named Winslow Shelby Pierce, a native, as had been many of his forebears, of the city of Boston. He entered and practised for a time the medical profession in that city, and attained an enviable rank in it. Before reaching middle age, however, he joined the rising tide of westward-moving New-Englanders, and established himself for a time in Illinois. Thence he was borne still farther westward by the great gold rush of 1849, and became one of the pioneers of California. To the development of that Territory into a State he contributed much, and he became himself Controller of the new State. Thence, in turn, he came back eastward, as far as Indiana, where he made his

home for the remainder of his life. He married Jane Thomson Hendricks, a member of the well-known Hendricks family of Indiana, of which State she was a native. Her ancestors were Scotch, Dutch, and French Huguenot, some of them being settlers in Pennsylvania contemporaneously with William Penn. They settled in the Ligonier Valley, some of them afterward moving into Ohio and Indiana.

Winslow Shelby Pierce was born at Shelbyville, Shelby County, Indiana, on October 23, 1857. He received his early education in the public schools of Indianapolis. From the high school there he went to Pennsylvania College, Pennsylvania; and he studied law at the University of Virginia in the summer of 1878. He was graduated from the Law Department of the University of Michigan, in the class of 1879, and then took a postgraduate year at Columbia College, New York.

Mr. Pierce, with this ample preparation, was admitted to practice at the bar of New York in February, 1883, and since that date has been continuously engaged in the pursuit of his profession. He has largely been interested in the legal affairs of corporations, and has made special studies of corporate law. He is regularly engaged as counsel for a number of large concerns. Among them may be mentioned the Missouri Pacific Railway Company, and the Texas and Pacific Railway Company, for each of which he is general attorney, and the St. Louis Southwestern Railway Company, and the Union Pacific Company, for each of which he is general counsel.

He has held no public office, and has taken no part in political affairs beyond that of a private citizen.

Mr. Pierce is a member of various clubs, among which may be mentioned the Lawyers', the New York Athletic, the Metropolitan, the Atlantic Yacht, and the Riding Club.

He was married at Baltimore, Maryland, on October 14, 1891, to Miss Grace Douglass Williams. They have four children, namely: Allison Douglass Pierce, Winslow S. Pierce, Jr., Grace Douglass Pierce, and Helen Bancroft Pierce.



C. C. Foster



CLARENCE ASHLEY POSTLEY

THE Postley family, which has furnished to this country several gallant soldiers and men of mark in other callings, is of English origin, and was planted in this country in the latter part of the eighteenth century. Three generations ago it was represented by an officer in the Revolutionary War. His son Charles Postley, who married Margaret Fairfax of Virginia, was an officer in the War of 1812, and was also the owner of extensive iron-works in Virginia, Maryland, and Pennsylvania.

Of two sons of Charles and Margaret Fairfax Postley, one, Thomas Postley, was a colonel in the United States army, and was killed in the Mexican War. Another, Brooks Postley, received a classical, professional, and military education. He became a prominent counselor at law at the New York bar, and was also a special partner in a number of mercantile houses in New York. He entered the military service, and was colonel of the Third New York Cavalry Regiment. After the Civil War, in 1866, he organized and commanded, as brigadier-general, the First Brigade of Cavalry (Hussars).

General Brooks Postley was married to Miss Agnes H. Kain, who bore to him the subject of the present sketch. Clarence Ashley Postley was born in New York city on February 9, 1849, and was carefully educated in some of the best schools of that city. He inherited military instincts, and these were stimulated by the stirring events of the Civil War, which occurred during his boyhood. Thus he was himself impelled to seek a military career. He accordingly entered the United States Military Academy at West Point, and was graduated therefrom in 1870. He was assigned to the artillery service, and for two years following graduation was on duty in Florida. Then, intent upon

perfecting his knowledge of his profession, he entered the artillery school at Fortress Monroe, Virginia, and was graduated therefrom in 1873. Thence he went back to West Point as a member of the faculty, and served as assistant professor of mathematics from 1874 to 1879. Four years later, in 1883, he resigned his commission in the United States service, being then a lieutenant of artillery, U. S. A., and also lieutenant-colonel of the National Guard, State of New York.

Mr. Postley purchased, in 1886, a beautiful and stately house in New York city, at the corner of Fifth Avenue and Sixty-third Street, which he and his wife have made one of the most attractive of homes. It contains a fine library of works dealing with the military history of the United States, together with innumerable works of art and trophies of Mr. Postley's triumphs in the yachting world, of which he has long been a conspicuous member.

He is a member of the University, Union League, Riding, Players, New York Yacht, Larchmont Yacht, Atlantic Yacht, American Yacht, Seawanhaka Yacht, St. Andrew's Golf, New York Athletic, and Westchester Country clubs of New York, and of the Army and Navy Club of Washington, D. C.

Mr. Postley was married on June 4, 1874, to Miss Margaret Vincent Sterling, and has two children: Sterling Postley and Elise Postley.





Rampsey



JOSEPH RAMSEY, JR.

JOSEPH RAMSEY, JR., the president of the Wabash and four other railroads, easily ranks among the most expert railroad managers of his generation, his whole business life having been devoted to railroad work in various capacities and having in each capacity been marked with ample success. He is the son of Joseph and Mary (Patterson) Ramsey, and was born in Pittsburg, Pennsylvania, on April 17, 1850. There he received an excellent education in the local public schools and in the Western University of Pennsylvania. Then, living in one of the great railroad and engineering centres of the country, he entered the business in which he has attained so marked distinction.

Mr. Ramsey began railroad work, at the age of nineteen years, as a member of the engineer corps of the Pittsburg, Cincinnati and St. Louis Railroad. A year later he was appointed engineer in charge of construction of the Dresden "cut-off," which place he resigned to become an assistant engineer on the Cincinnati and Muskingum Valley Railroad. All this was done, and ripe experience in practical railroad operation and management was acquired, before he had attained his majority.

When he was twenty-one, in May, 1871, Mr. Ramsey became engineer of the Bell's Gap Railroad, but filled the place only a few months, leaving it later in the same year to become an assistant engineer of the Lewistown Division of the Pennsylvania Railroad. Less than a year later he returned to the Bell's Gap Railroad, and was its chief engineer until it was completed in 1873, and thereafter was its superintendent until 1879. In January, 1879, Mr. Ramsey left the Bell's Gap road to enter the service of the Pittsburg, New Castle and Lake

Erie Railroad as its chief engineer and general superintendent. That engagement was, however, terminated in September following by his resignation, which he tendered in order that he might accept a corresponding place in the employ of the Pittsburg Southern Railroad.

By this time his high abilities as an engineer and practical railroad manager were gaining wide recognition, and he was soon made also the general manager of the Pittsburg, Chartiers and Youghiogheny Railroad and of two other smaller roads, and of the Chartiers Block Company. In 1883 he removed from Pittsburg to Cincinnati to fill a place of still greater prominence and influence, becoming chief engineer of the Cincinnati, Hamilton and Dayton Railroad, which place he filled with marked success until the end of 1889.

On January 1, 1890, Mr. Ramsey made another important change and entered a still more influential field of activity. He became assistant to the president of the Cleveland, Cincinnati, Chicago and St. Louis Railroad. Shortly afterward he was also elected president of the Peoria and Pekin Union Railroad, and in 1891 was made vice-president of the Cincinnati, Wabash and Michigan Railroad. In these two latter companies he had charge of both the operative and traffic departments. While filling these places he was also president of the Findlay Belt Railroad, and he performed with marked success the multiplicity of duties which thus devolved upon him.

Mr. Ramsey became, in June, 1891, general manager of the Cleveland, Cincinnati, Chicago and St. Louis Railroad; in 1892, vice-president and general manager of the Dayton Union Railroad; and in April, 1893, general manager of the Terminal Railroad Association of St. Louis, Missouri, and also president of the Terminal Railway Company. In the latter places he remained until December, 1895, when he became associated with the important railroad of which he is now the head. He was appointed at first general manager of the Wabash Railroad, to succeed Charles M. Hays, who then severed his long and successful connection with the Wabash system in order to become general manager of the Grand Trunk Railway of Canada. Mr. Ramsey was also elected vice-president of the Wabash Railroad. Subsequently he was made president of the Wabash Railroad

and of the Wheeling and Lake Erie Railroad, and, bringing to that important place the ripe experience of his long and varied career, he has had a most successful administration.

Mr. Ramsey has not confined his activities to the management of the Wabash Railroad, but is interested in various other enterprises. He is a director of the Chicago and Western Indiana Railroad, the Des Moines Union Railroad, and other corporations. In August, 1902, he was elected president of the Ann Arbor Railroad Company, and in February, 1903, of the Western Maryland and the West Virginia Central and Pittsburg Railroad companies; so that at the present time he is president of five railroads.





HENRY SMALLWOOD REDMOND

IN the first half of the nineteenth century two prominent citizens of New York were William Redmond and Goold Hoyt. The former was an importer of linen fabrics from the north of Ireland, of which country he was a native. He was one of the founders of the Union Club of New York, and was an officer and director of many important business corporations. Goold Hoyt was one of the foremost New York merchants of his time, and was related to many leading families of New York, Boston, and Philadelphia. Mr. Redmond married Mr. Hoyt's eldest daughter, and to them was born a son, Henry Redmond. The latter, on reaching manhood, married Miss Lydia Smallwood, daughter of Joseph L. Smallwood, a prominent cotton merchant of New York.

Henry Smallwood Redmond is a son of Henry and Lydia Smallwood Redmond, and was born at Orange, New Jersey, on August 13, 1865. Until he was sixteen years of age he was educated at home, at Norwalk, Connecticut, and at the Maryland State College. He went to the last-named institution to prepare for admission to the United States navy, but a change in the administration caused him to lose his opportunity of appointment.

From the navy Mr. Redmond turned his attention to finance. He began as a clerk in the firm of Morton, Bliss & Co., where he remained for eight years, making rapid advancement in both proficiency and place. He paid especial attention to studying investment securities, and displayed marked aptitude in mastering all the details of the banking business. Thus he soon came to be known as an authority on investment securities and their intrinsic values.



Henry S. Redmond



In 1889 Mr. Redmond decided to start in business on his own account, and did so. A little later he purchased a seat in the New York Stock Exchange. In May, 1892, in partnership with Henry S. Kerr and Gilbert M. Plympton, he organized the banking house of Redmond, Kerr & Co., to which firm Thomas A. Gardner was afterward admitted. From the outset the success of this firm was noteworthy, and it soon won the confidence of the entire financial community.

Mr. Redmond was prominently identified with the work of reorganizing the Northern Pacific Railroad in 1897, and was at that time a director of that road. He is now a director of the Trust Company of America, of the Fidelity Trust Company of Newark, New Jersey, and of many other corporations.

Mr. Redmond is a Republican in politics, but has been too much engrossed in business to take any active part in political affairs beyond that of a private citizen.

He is a member of numerous clubs and other organizations. Among those to which he belongs are the Union Club, New York Yacht Club, Racquet and Tennis Club, Knickerbocker Club, Lawyers' Club, Players' Club, Country Club, Larchmont Yacht Club, Carteret Gun Club, Seawanhaka Yacht Club, Philadelphia Club of Philadelphia, the Blue Mountain Forest Game Club, and the Chamber of Commerce of the State of New York.





HENRY ROWLEY

HENRY ROWLEY, the secretary and treasurer of the American Chicle Company, and an officer of various other large corporations, is of English nativity, and was born on April 24, 1855, at Loughborough, Leicestershire, England, the son of Thomas and Jane Rowley. His paternal grandfather was a farmer in the village of Wolvey Heath, in Leicestershire, and his maternal grandfather was a silk weaver at Nuneaton in Warwickshire, and also a musician of some local celebrity.

Mr. Rowley received his education at the Trinity School, Derby, England, and at the St. Andrew's School in the same town. At the age of eleven years, in consequence of the death of his father, he was compelled to leave school and go to work for his own support, he and his seven brothers and sisters being left almost penniless. This was in 1866. His first employment was that of a newsboy, selling newspapers at the railroad station at Derby, in the service of the famous news firm of W. H. Smith & Sons of London, which controls all the railroad station newsstands in England. Subsequently he secured a position as junior clerk in the office of a large iron company at Rotherham in Yorkshire.

In 1874 Mr. Rowley became a bookkeeper, and in 1877 a stenographer and correspondent; from 1877 to 1881 he was an expert accountant; from 1881 to 1885 he was treasurer of a coal-mining company; from 1886 to 1888 he was once more an expert accountant. In the latter part of 1888 he left England to seek his fortune in the United States. It may be added that he had been twice elected a member of the vestry of Camberwell, London. During his spare time throughout his business career he



Henry Rowley

was an earnest student and an omnivorous reader. He mastered the Latin, French, and Spanish languages, and became particularly well versed in history, philosophy, and science. He has delivered many lectures on political, social, literary, and scientific subjects.

Since his arrival in the United States in the winter of 1888, Mr. Rowley has been engaged in various business enterprises, with marked success.

At the present time he is president of the Railway Automatic Sales Company, secretary and treasurer of the American Chicle Company, and a director of the Eastern Trust Company, and of the National Licorice Company.

He is a member of the Lawyers' Club of New York, and of the Franklin Literary Society of Brooklyn, New York. He was married in England to Miss Sarah Cartwright, and has two sons, Harry C. Rowley and Frederick C. Rowley.





HENRY WILLIAM SCHLOSS

CONSPICUOUS in the cosmopolitan city of New York, by reason of his personal qualities and his practical success, is the president of the Castle Braid Company, Henry William Schloss, who forms the subject of the present sketch.

Mr. Schloss is of German ancestry on both the paternal and maternal sides; his father, William J. Schloss, and his mother, whose maiden name was Hannah May, having been natives of Germany. He is himself, however, a native of the United States. He was born at Adrian, Michigan, in August, 1855, but much of his early life was spent in New York city, where he attended the public schools and there acquired a good, practical education.

Business life for him began at the early age of fourteen years. At that time he had returned to his native State of Michigan, and had found employment in a retail country store at Grand Rapids—a place which had not then attained its present size and business importance. After eleven months' service, however, he returned to New York city, and for a number of years was engaged in the woolen business. Another western move was made in 1877, when he went to Chicago and established a wholesale jewelry partnership. In that business he was highly successful. He traveled through all parts of the West, made many acquaintances, and acquired an invaluable fund of practical business training and experience.

After four years in this business, Mr. Schloss retired from it, and finally returned to New York in 1881, and entered the business of manufacturing braids. The establishment was of small size, but the growth of this business soon called for the enlarge-



Henry W. Schless



ment of manufacturing facilities. Step by step the trade increased until it was found desirable to organize a company for its prosecution. Accordingly, the Castle Braid Company was incorporated in 1900, with Mr. Schloss as its president, which position he still occupies. The company has continued to grow until now it is the largest of its kind in existence. As its president, Mr. Schloss fills an important and influential place in the world of business and finance, while his energy, enterprise, integrity, and liberality have given him an enviable personal reputation. He has amassed a sufficiency for his future financial needs, and has won a secure place in the confidence and respect of his associates.

Mr. Schloss is a member of various social organizations, and is practically interested in a number of public and philanthropic enterprises. He was married in 1886 to Miss Isabelle Frankfield of New York, and has two sons and a daughter.





EDWARD SHEARSON

EDWARD SHEARSON, banker and broker, is of Canadian origin. He is the son of William A. and Marion W. Shearson, and was born at Galt, in the province of Ontario, on August 3, 1864. His father was a native of England, and for a quarter of a century previous to 1885 was a leading member of the Chicago Board of Trade. His mother was of English parentage, and was born in Savannah, Georgia. His education was acquired under private tutors and in schools at Galt, Ontario, and Wheaton, Illinois.

At the age of seventeen years Mr. Shearson left school to engage in business life. He first went to the far West and was occupied for a time with stock-raising and farming. His tastes inclined, however, more toward financial enterprises and railroad management, and accordingly in 1883 he returned to Chicago to seek opportunities in such lines.

Although he was at that time nineteen years old, he did not disdain to begin at the bottom of the ladder. His first engagement was as a mere office boy in the offices of the Accounting Department of the Chicago and Northwestern Railroad. In time he was promoted to be a bookkeeper, and to fill other places, in the same office, and there remained in one capacity or another until the end of 1886.

On January 1, 1887, Mr. Shearson went from Chicago to Milwaukee and became chief clerk of the Accounts Department of the Wisconsin Central Railroad. He filled that place for just a year, and then, on January 1, 1888, was appointed Auditor of Disbursements of the same company.

On May 1, 1890, Mr. Shearson returned to Chicago, retaining



Shearson

the auditorship just mentioned, and becoming in addition thereto auditor of the Chicago and Northern Pacific Railroad and of the Chicago and Calumet Terminal Railroad. These places he filled for a number of years, and he then retired from railroad service to enter the business of steel manufacturing.

He began his work in the latter line on June 1, 1898, as auditor and purchasing agent of the American Steel and Wire Company of Illinois. On November 1 following he became auditor and assistant treasurer of the Federal Steel Company, and thus served until May 1, 1900. From that date until April 1, 1901, he was assistant to the president of the Federal Steel Company, and then, until June 1, 1902, controller of the United States Steel Corporation.

On the date last named Mr. Shearson resigned the controllership of the Steel Corporation, in order to engage in the business of banker and broker in New York City. He formed the firm of Shearson, Hammill & Co., and has since had a prosperous career.

Mr. Shearson is not married. He is a well-known member of various social organizations, including the New York Yacht Club, the Larchmont Yacht Club, the Indian Harbor Yacht Club, the Lawyers' Club, the Richmond County Country Club, the Apawamis Club, the Fairfield County Club, and the White Oak Shooting and Fishing Club of Georgia.





EDWARD AVERY SHEDD

EDWARD AVERY SHEDD, the founder of the largest corporation dealing in ice in the northwestern United States, if not in the world, is a native of Chicago, where he was born on March 1, 1851. His father was Joshua R. Shedd, one of the pioneers of that city, and his mother's maiden name was Susan M. Darling. Joshua R. Shedd died while the subject of this sketch was a child, and Mrs. Shedd thereupon removed her home to Oberlin, Ohio, in order that her children might enjoy the educational advantages of that place. In course of time Edward Avery Shedd became a student in Oberlin University, and he was graduated from it with the bachelor's degree in the class of 1873.

In the year following his graduation Mr. Shedd identified himself with the business which he has since developed to so great proportions. He returned to Chicago in 1874, and there founded the firm of E. A. Shedd & Co., ice-dealers. It was at first a small concern. Two delivery wagons sufficed for the distribution of its sales of ice during the first year. Its growth was steady, however, and not slow. New patrons were gained, and from time to time other firms were purchased and consolidated with it. In ten years from its foundation the firm of E. A. Shedd & Co. was one of the foremost in Chicago. Then, in 1885, Mr. Shedd organized and incorporated the Knickerbocker Ice Company of Chicago. This was composed of his own original firm and a dozen or more others which he had purchased and united with it, including the large firms of Swett & Crouch and O. & W. Guthrie. Of this new corporation Mr. Shedd was president from its incorporation in 1885 until April 1, 1898, a term of thirteen years.

At the last-named date Mr. Shedd retired from the presidency of the Knickerbocker Ice Company. He, however, remained a director of it, and chairman of its Finance Committee, until October, 1898, when the stock of the corporation was sold to Eastern capitalists. At the time when he severed his active connection with the Knickerbocker Company the yearly consumption of ice in Chicago was about 2,000,000 tons, the greater part of which was supplied by the Knickerbocker Company, which has its ice-fields and -houses, eighty-one in number, in the three States of Illinois, Indiana, and Wisconsin. The successful management and development of this great company were due largely to Mr. Shedd, and the record of it is a lasting tribute to his energy and business genius. Mr. Shedd is now a director of the Corn Exchange National Bank of Chicago, and of the Chicago Title and Trust Company, also of the National Life Insurance Company of the United States of America, chartered by special act of Congress in 1868, and is largely interested in Chicago real estate.

As might be expected of an alumnus of Oberlin, Mr. Shedd has always been an ardent Republican in politics, though he has never held nor sought public office, nor has he actively participated in the direction of political affairs. He is a member of the Union League and Calumet clubs of Chicago, and of the Chicago Athletic Association. He was married in 1881 to Helen Cowles Wheeler, a niece of Edwin Cowles, the well-known editor of the Cleveland (Ohio) *Leader*, and of Alfred Cowles, of the Chicago *Tribune*. Mrs. Shedd died in 1884, leaving no children.





R. A. C. SMITH

THE ancient town of Dover, England, was the native place of R. A. C. Smith, who has now become so prominent and forceful a figure in the financial operations of New York and of the island of Cuba. He was born there on February 22, 1857, and soon thereafter was taken to Spain, where twelve years of his early life were spent. After that he returned to England and there began to devote himself to study.

Three years after his return to England, however, he made a visit to the United States, which changed the whole course of his life. The advantages and opportunities offered in this country so impressed him that he determined to make this country his home.

For a number of years Mr. Smith was interested to a considerable extent in the construction and equipment of railroads in Cuba. That was while the island was still under Spanish rule. His ventures were pretty uniformly successful, and as a result he accumulated a handsome fortune, as well as ample capital for further operations. In addition to railroad enterprise he had control of the gas and electric lighting system of Havana, consolidating into a single corporation the various companies that had originally existed. Finally he undertook the task of completing the waterworks system of the Cuban capital. This was a work that had baffled the enterprise and skill of one engineer and contractor after another. Mr. Smith took the contract and executed it with entire success.

Mr. Smith was for some years manager and vice-president of the gas and electric lighting of both Havana and Matanzas, and was prominently identified with various other enterprises in the island of Cuba. He still retains extensive interests there,



Handwritten signature in cursive script, possibly reading "J. M. ..."



is president of the American Indies Company, and is connected with the Spanish-American Light and Power Company.

In New York and elsewhere in the United States his business operations are extensive. He is a director of the State Trust Company, and vice-president of the American Surety Company of New York, director and vice-president of the Chicago Union Traction Company, and president of the Connecticut Lighting and Power Company. He consolidated all the gas companies of the city of Rochester, New York, into a single corporation. As an authority concerning that important branch of industry he was made a member of the Committee on Gas at the World's Fair at Chicago.

Although he has held no public office, Mr. Smith has long taken an earnest interest in politics, as a Republican. He was prominently identified with the Brooklyn Young Republican Club of Brooklyn, New York, before he removed to New York.

Mr. Smith is a member of the Union League, Republican, Colonial, Lawyers', Manhattan, New York Yacht, Atlantic Yacht, and Larchmont Yacht clubs, and was formerly a member of the Nereid Boat Club. He owns a number of fine horses, and is much given to the sport of driving, as well as to other out-of-door diversions.

Mr. Smith was married some years ago to Miss Alice Williams of Brooklyn, daughter of a former sheriff of Kings County.





S. NEWTON SMITH

THE ancestry of S. Newton Smith is traced, on both paternal and maternal sides, back to William the Conqueror. The families were English down to early colonial times in America, when they were transplanted to New England. Mr. Smith's father, Matthew Smith, was a partner of Richard M. Hoe, the inventor of the famous printing-press which bears his name. Mr. Smith's mother, whose maiden name was Mary A. Davenport, came of a noted Connecticut family, and was a sister of Judge Davenport of Norwalk, Connecticut, who occupied the bench of the Probate Court many years, and won the distinction of never having one of his decisions reversed by a higher court.

The subject of this sketch was born in New York city on February 11, 1836, and was educated in private schools in that city and at Wilton, Connecticut. His inclinations were toward a business rather than a professional career, and especially toward financial enterprises. Accordingly, soon after leaving school, he entered the employment of the well-known firm of E. D. Morgan & Co. At that time this firm, of which Governor Morgan of New York was the founder and head, was engaged in mercantile pursuits. Later its chief attention was given to banking. Mr. Smith remained with it for many years, in various capacities, in both its mercantile and its financial careers. After the death of Governor Morgan he retired with an ample fortune.

Mr. Smith has, apart from and since his identification with the house of E. D. Morgan & Co., been associated with numerous important business undertakings. Thus he was a member of the syndicate which built the Kings County Elevated Railroad in



S. Newton Smith

Brooklyn, New York, and remained a director of that road until its sale to the Brooklyn Rapid Transit Company. He was formerly a director and treasurer of the Iron Steamboat Company, which operates a fleet of large steamboats in New York waters; also a director and treasurer of the Corralitos Company of New York, and of the Saratoga Lake Railroad Company; and a director of the Corralitos and Candelaria Companies of Colorado, and of the Central American Transit Company. He was an executor of the estate of George D. Morgan.

In politics Mr. Smith has always been a staunch Republican, like the distinguished head of the firm with which he was so long connected, and he has been an earnest worker for the promotion of his party's welfare and for the success of its campaigns. His work has been done, however, in the capacity of a private citizen, as he has never held nor sought public office.

He is a member of various social and educational organizations, in which he takes an active and valued interest. Chief among these are the Academy of Design of New York, the foremost American organization for the promotion of the fine arts; the American Geographical Society; the New England Society of New York; and the Young Men's Christian Association of the same city. In earlier years Mr. Smith was a director of the Mercantile Library Association of New York.

In religious matters Mr. Smith is a Presbyterian. He was formerly an elder and treasurer of the West Presbyterian church on Forty-second Street, New York. He was a member of that board of trustees of that church which resigned in a body owing to grave dissatisfaction with the minister who was at that time settled over the church. Among his fellow-trustees who resigned at the same time were Messrs. Russell Sage, Henry M. Flagler, E. H. Perkins, Jr., S. C. T. Dodd, Seth E. Thomas, and Robert Jaffray.

Mr. Smith was an earnest patriot during the Civil War, though he did not go to the front in the army. He was a member of the Home Guards organization, many of whose members were afterward affiliated with the Twelfth Regiment of New York National Guard.

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but has had no children. His wife was Miss Harriet Wells, daughter of Charles Wells, a leading publisher of New York. Mrs. Smith belongs to one of the most distinguished families of the State of New Hampshire, whose members have been especially prominent in the public service. One of her uncles, Judge Samuel Wells, was governor of the State of Maine. Another uncle, Joseph B. Wells, was lieutenant-governor of the State of Illinois. A third, Frederick B. Wells, was United States consul to Bermuda. A fourth, John Sullivan Wells, was United States senator from New Hampshire. Mrs. Smith's family contributed more than one member to the American army in the Revolutionary war, and she is accordingly a member of the Society of the Daughters of the American Revolution.





R. L. H. H. H.



RALPH LINCOLN SPENCER

THE subject of the present sketch bears, from long inheritance, one of the most famous names in English history. The first of the Spencers of whom we have record was steward to William the Conqueror, who for faithful services made him a baron and bestowed upon him many estates. The official title of this steward was that of "Royal Dispenser," hence the name Spenser or Spencer as it is variously spelled. A long and famous line of nobles, warriors and statesmen, with many branches and alliances, is descended from the Conqueror's steward, including, of course, the present Earl Spencer of England. The family was first planted in this country by four brothers, Thomas, John, William, and Jared, who came from England and settled in New England in 1632. Their original coat of arms is now in the possession of Richard Spencer of Saybrook, Connecticut. Down to a couple of generations ago the Spencers in America were largely settled in Middlesex County, Connecticut, and were most of them seafaring people.

Ralph Lincoln Spencer is the son of Chauncey and Temperance L. Spencer, the former a carpenter and contractor, and was born at Essex, Middlesex County, Connecticut, on July 17, 1859. His education was acquired in the public schools of Essex and in the Morgan School at Clinton, Connecticut.

Not being born to inherit a fortune, he was compelled at an early age to begin work. His first occupation was at the age of fourteen years, when he was employed in one of the manufacturing establishments which are so numerous in the New England States. Something of the roving nature of his seafaring ancestors appears to have been transmitted to him, however, for after five years of service in the factory he became interested in mat-

ters in distant regions. For the last twenty years his business attention has chiefly been given to mining and oil enterprises in Arizona, Colorado, and California, and to general industrial development work in the Southern States.

At the present time Mr. Spencer is a member of the firm of Douglas, Lacey & Co., bankers and brokers at No. 66 Broadway, New York, members of the Consolidated Stock Exchange, and fiscal agents for a large number of mining and other enterprises. He is connected with numerous mining and oil companies, among which may be named the following: the Consolidated Gold and Copper Company, the Mammoth Gold Company, the Amalgamated Gold and Copper Company, the Pride of Arizona Copper Company, the New Century Mining Company, the Commonwealth Gold Mines, Limited, the Prosperity Mining Company, Limited, the Standard Smelting and Refining Company, the El Capitan Copper Company, the Union Consolidated Oil Company, the Union Consolidated Refining Company, and the Calabasas Copper Company.

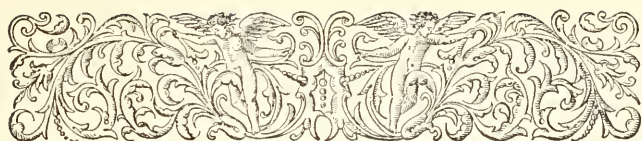
In all his business enterprises Mr. Spencer has always been considered a "money-raiser," and has been a leader among his associates. His temperament is aggressive and optimistic, and his belief is that will and work will overcome any obstacle. His friendships and his enmities are both marked with positiveness and intensity, no intermediate or indifferent ground being possible to him.

Mr. Spencer has taken no public part in political matters, and is not known as a clubman. He was married at Essex, Connecticut, in 1880, to Miss Lillie S. Buckingham, and has one child, Joseph Hawley Spencer, born in 1881.





Walter H. H. H.
3



JOHN WILLIAM STERLING

THE family of Sterling is one of the most ancient and famous ones in the history of the British Isles, where its name has for centuries been borne by an important city. The family line is traced back to Walter de Streverlyng of Kier, Scotland, who was born in 1130, and among whose descendants were numerous knights, barons, and other peers of the realm.

In the early part of the seventeenth century, however, one of its members, John Sterling, removed from Scotland to Hertfordshire, England, and established a branch of the family there. He had two sons, Sir John Sterling and David Sterling, who migrated to the New World. David Sterling came over in 1651, and settled at Charlestown, Massachusetts. He had a son named William Sterling, who was born at Charlestown, but on reaching manhood removed to Haverhill, Massachusetts, and thence, in 1703, to Lyme, Connecticut. One of his sons, Jacob Sterling, in turn removed from Lyme to Stratford, Fairfield County, Connecticut, and there founded the branch of the family from which came the subject of this sketch.

On the maternal side Mr. Sterling is descended from John Plant, who came from England about the year 1636, and was one of the early settlers of the town of Branford, Connecticut. From John Plant was descended David Plant, who was Lieutenant-Governor of Connecticut for four years, 1823-27, Speaker of the Connecticut House of Representatives, three times a State Senator, and for one term Representative in Congress.

In the last generation Captain John William Sterling of Stratford, Connecticut, son of David and Deborah (Strong) Sterling, was a man of high culture and much force of character. He was for many years commander of important ships in the South

American and China trade. He married Miss Catherine Tomlinson Plant, daughter of the David Plant above mentioned. To them was born, at Stratford, Connecticut, in May, 1844, a son to whom the name of his father was given.

John William Sterling, the second of the name, was carefully educated in preparation for college at Stratford Academy, an institution of high rank. At the end of his course there he was graduated with the rank of valedictorian. He then entered Yale College, where he soon gained eminence as a student and in the social life of the institution. He took one of the much-coveted Townsend prizes, and enjoyed the likewise much-desired distinction of election to Skull and Bones, one of the famous secret societies of the senior class, membership in which is limited to fifteen and is supposed to be the highest social honor in university life. He was also a member of Alpha Delta Phi, one of the foremost of the Greek-letter fraternities. At the end of his course he was chosen a member of the distinguished graduate fraternity of Phi Beta Kappa, and was graduated from Yale with high honors in the class of 1864. The following year he spent in special study of English literature and history under Professor Noah Porter, who was afterward president of Yale. Mr. Sterling next came to New York city and entered the Law School of Columbia College, where he pursued a brilliant career, and was graduated as valedictorian of the class of 1867.

At about the time of his graduation from the law school Mr. Sterling was admitted to practice at the bar of New York. He then entered the employment of the distinguished lawyer, David Dudley Field, being the youngest clerk in his office. In May, 1868, he left Mr. Field to become managing clerk in another office, but in the following December he returned to become, not a clerk, but a partner of Mr. Field, in the firm of Field & Shearman. This firm pursued a prosperous and distinguished career for a number of years. In September, 1873, however, Mr. Field retired from it, and the firm-name was thereupon changed to that of Shearman & Sterling, the senior partner of it being Thomas G. Shearman.

This firm has been connected with a number of the most famous cases in recent American jurisprudence. It had complete charge of the interests of Henry Ward Beecher in the

litigation brought against him by Theodore Tilton and others, which began in 1874 and lasted two years. The great trial consumed six months, and ended in the defeat of the plaintiffs and their payment of the costs. In 1876, also, Shearman & Sterling were retained as counsel in a number of suits arising out of the famous "Black Friday" in Wall Street in 1869.

In recent years Mr. Sterling has given his attention largely to railroad interests. He has been personally concerned in the formation, foreclosure, and reorganization of various important companies. Among those with which he has been thus connected are the International and Great Northern of Texas, in 1879; the South Carolina Railroad, in 1881; the Columbus, Chicago and Indian Central, the Canadian Pacific, and the Chicago, St. Louis and Pittsburg, in 1882; the Great Northern, in 1890; and the Duluth and Winnipeg, in 1896.

He aided in organizing the New York and Texas Land Company in 1880. He is counsel for many trust estates, and for many British corporations and investors. He is vice-president of the Pennsylvania Coal Company, and a director of the National City Bank, the New York Security and Trust Company, the Evansville and Terre Haute Railroad Company, the Duluth, South Shore and Atlantic Railway Company, and the Bond and Mortgage Guarantee Company.

Mr. Sterling is a member of numerous clubs and other organizations of the highest class. Among these may be mentioned the Union League, University, Lawyers', Yale, Union, Tuxedo, and Riding clubs, of New York; the Down-Town Association, the New England Society of New York, the American Fine Arts Society, and the Phi Beta Kappa and Alpha Delta Phi fraternities.

He has retained and cultivated, throughout all his busy life, his early love of literature, and has amassed a fine private library of several thousand volumes, included in which are some rare editions and works of exceptional value.

He has also retained a warm interest in the welfare of his Alma Mater. Osborn Hall, at Yale, was the gift of one of his clients, and was built under Mr. Sterling's supervision, at a cost of nearly two hundred thousand dollars. Yale conferred upon him, in 1893, the degree of LL. D.



NEVADA N. STRANAHAN

ONE of the conspicuous and successful political leaders and public servants of New York State, of the younger generation, is Nevada N. Stranahan, who has served as District Attorney, Assemblyman, Senator, and Collector of the Port. He comes from Scotch-Irish ancestry, but is a native of New York, having been born at Granby, Oswego County, on February 27, 1861. His home in childhood was on his father's farm, where he was accustomed to the work of a country boy. He attended the local public schools, and also the Falley Seminary, in which he acquired an excellent academic education. Then, his inclinations turning toward the legal profession, he entered the Law School of Columbia College in New York city. In 1884, when he was twenty-three years of age, he was admitted to the bar. Thereupon he opened an office and began practice at Fulton, New York, and continued therein, subject to the interruptions caused by his legislative service, until he was called to New York to be Collector of the Port.

Mr. Stranahan's public career began in 1890, when he was elected a member of the State Assembly from Oswego County for the ensuing year as a Republican. He was twice reelected, thus serving in that branch of the Legislature in the years 1891-93. He was made a member of several of the most important committees, and quickly won distinction as a debater upon the floor of the Assembly. His entire career was one of which his constituents were justly proud. At the close of his three years in the Assembly he was elected District Attorney of Oswego County, and filled that place to the satisfaction of the county.

In the fall of 1895 Mr. Stranahan was elected State Senator from the Thirty-seventh District, including Oswego and Madison



A. A. Stranahan

counties, by 9389 votes over his Democratic opponent. His term was for three years, and during it he was chairman of the Committee on Cities, and a member of the committees on Taxation and Retrenchment, and on Privileges and Elections. He made for himself an enviable record, and in the fall of 1898 was re-nominated without opposition and handsomely reëlected, receiving 16,270 votes against 9760 cast for his Democratic rival. In his second term of two years he was again chairman of the Committee on Cities, and a member of the committees on Finance and on Taxation and Retrenchment. For the third time he was named for Senator in 1900, and for the third time he was elected, receiving 18,295 votes against 10,332 cast for his opponent. In his third term his committee service was the same as in his second. His reputation for ability steadily grew, while that for indubitable probity and integrity was well maintained, and Senator Stranahan became one of the foremost members of the Republican party in public life in the State of New York.

On November 15, 1901, it became known that President Roosevelt had selected Mr. Stranahan to be Collector of the Port of New York. The appointment was accepted, and Mr. Stranahan entered upon the duties of his new office on April 1, 1902, upon the expiration of the term of his predecessor.





FRANCIS A. STRATTON

FRANCIS A. STRATTON comes of English ancestry, settled in America as early as 1648, and his progenitors on both paternal and maternal sides were patriots in the Revolutionary War. He is a native of the State of New York, as was his father before him. His mother was a daughter of Henry Hill, who was an American consul in Brazil in the early part of the last century.

Mr. Stratton has spent a considerable portion of his life in the Southern States, and is interested in many business enterprises there. Thus he is president of the Dumps Creek Coal Company, president of the Dominion Coal Company of Virginia, and secretary and treasurer of the McClure Coal Company of the same State. He is also a director of the American Land Company, the Monte Vesta Cemetery Company, the Watauga Lighting Company, the Johnson City Traction Company, and other corporations.

His chief interest, however, is in Westchester County, New York, in which he makes his home and of which he is one of the most conspicuous citizens. He is the vice-president and practical manager of the Westchester Lighting Company, an important corporation the affairs of which are managed with marked executive ability and which furnishes both gas and electric lighting to the major part of Westchester County, including a part of New York city. This has been his favorite enterprise and he prides himself both upon his own complete familiarity with every detail of it and upon the excellence of the service which it gives to its vast army of patrons.



J. A. Seaton

The esteem in which Mr. Stratton is held by his neighbors, who comprise a large part of the population of Westchester County, was well shown in the giving of a dinner in his honor, at which were present the mayors of three Westchester County cities, the presidents of a number of villages, and more than fifty prominent and representative citizens, who in addition to making various highly eulogistic speeches, presented to Mr. Stratton a handsome and costly memento of the occasion.

Mr. Stratton has himself lavishly entertained many of his neighbors. A clam-bake dinner given by him to the press will be long remembered, as will also the yacht race outing given by him to the municipal officers and other prominent citizens of the county. In such affairs he makes no discrimination among his guests on the ground of politics, although he is himself a staunch Republican. He has done much for the success of his party, but has never sought nor accepted public office.

Mr. Stratton makes his home in the city of Mount Vernon. His wife is a daughter of General John T. Wilder, one of the "fighting generals" of the Union army in the Civil War. He is a prominent member of society in Mount Vernon and also in New York, and is a member of various organizations, including the Lotos Club of New York, the Republican Club of New York, the City Club of Mount Vernon, the New Rochelle Yacht Club, and the Siwanoy Country Club. He is much devoted to out-of-door sports, especially yachting, and finds in them much recreation from the cares of his many business engagements.





CHARLES A. TOWNE

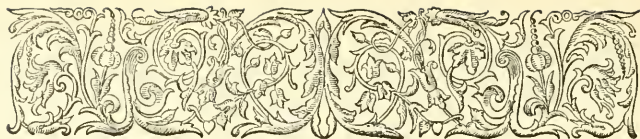
ONE of the very few men who ever declined a nomination for the Vice-Presidency of the United States after it had actually been made and announced is Charles A. Towne, formerly of Minnesota, but now of New York city. He is a native of Michigan, having been born in Oakland County, near Lansing, on November 21, 1858. His parents were pioneer farmers, and his early life was spent upon their farm. He attended the schools at Owosso, Michigan, and having a craving for education, read all of the books he could get hold of. He matriculated at the University of Michigan in 1875, but on account of ill health was unable to begin the course till 1877. He was graduated Ph. B. in 1881. Removing to Lansing, he became chief clerk of the State Department of Public Instruction, and subsequently held the same position in the office of the State Treasurer. Meantime he studied law, and was admitted to the bar before the Supreme Court of Michigan in April, 1885.

In his boyhood he had a fondness for oratory, and as early as his seventeenth year he became a stump speaker in the campaigns of the Republican party. Upon his graduation from college he began the practice of the law, at first at Marquette, Michigan, then in Chicago, and finally, in 1890, at Duluth, Minnesota. In 1894 he was elected to Congress as a Republican. Two years later he became one of the foremost leaders of the Silver Republicans. This change was effected in a noteworthy speech made in the House of Representatives at Washington on February 8, 1896, one of the most eloquent and scholarly speeches in that House for the cause of the free coinage of silver. This speech gave him national repute, and made him one of the leaders of the movement which placed Mr. Bryan in the field as a Presidential candidate.



Chas. V. Brown

Even then Mr. Towne was not technically out of the party, but justified his stand for bimetallism by citing Republican State and national platforms. He attended the National Republican Convention of 1896 at St. Louis, and, with others, though not a delegate, he withdrew from the body when it decided to support the gold standard of national currency. He was a candidate for reelection to Congress as an independent in 1896, and again as a Democrat with Populist indorsement in 1898, but failed of election by 719 and 463 votes respectively, in a district normally Republican by 5000. In February, 1897, he was chosen national chairman of the Silver Republican party. In 1900 he was formally nominated for the Vice-Presidency of the United States, on the ticket with Mr. Bryan, by the National Populist Convention at Sioux Falls. After mature deliberation, however, he declined the honor in favor of the candidate on the regular Democratic ticket. He also declined the same nomination by the Silver Republican National Convention at St. Louis in July. He was active in the campaign in support of Mr. Bryan. In December, 1900, he was appointed United States Senator by Governor Lind of Minnesota, to fill the vacancy caused by the death of Cushman K. Davis until the Legislature should elect a new Senator. His term as Senator was thus a short one, but was marked with a notable speech, on January 28, 1901, against the administration's Philippine policy. At its close, appreciating the restored and increasing prosperity of the country under the McKinley administration, and the vast and sustained increase in the world's gold production, Mr. Towne accepted the situation as conclusive, and declared that the issue of free silver had been displaced by the logic of events. He then withdrew from politics, and removed to New York, where he has since been engaged in business. He is interested in the development of the Texas oil-fields and in several manufacturing industries, and is at the head of "Charles A. Towne & Co., Incorporated: Securities and Municipal Bonds," at Nos. 63 and 65 Wall Street.



CORNELIUS VANDERBILT

THE name of Vanderbilt, which has long been associated with ideas of great wealth, stanch patriotism, generous philanthropy, social leadership, and generally admirable citizenship in the republic, is evidently of Holland Dutch origin. The family that bears it, however, has been for many generations settled in this country, and perfectly "Americanized" in the truest senses of the term. The family first arose into national prominence in the middle of the nineteenth century. Its head at that time was Cornelius Vanderbilt of Staten Island, best known as Commodore Vanderbilt. Beginning as a farmer at New Dorp, Staten Island, New York, he presently became interested in steamboats on the Hudson River and elsewhere, and then in the New York and Harlem and the New York Central and Hudson River railroads. At the time of his retirement from business he was one of the richest men in the country, and the head of one of the greatest railroad systems in the world.

Commodore Vanderbilt was succeeded, as the head of his great enterprises, by his son, William H. Vanderbilt. The latter continued the policies established by his father, and greatly extended the Vanderbilt influence in the railroad world, and increased the size of the Vanderbilt fortune. He married Miss Kissam, daughter of a leading New York banker, in whose banking house Mr. Vanderbilt had been for a time employed. Commodore Vanderbilt had made the name of the family synonymous with wealth, and had won for it an enviable reputation for patriotism by his fine support of the government in the Civil War. Mr. and Mrs. William H. Vanderbilt first gave it high social leadership in New York city. They built the famous brownstone "Vander-



C. Vandenberg.

bilt houses" on Fifth Avenue, which for years were one of the wonders of the city, and were afterward surpassed only by houses built by later members of the same family.

William H. Vanderbilt died in December, 1885, leaving four sons and four daughters. His successor as the head of the family and the head of the great railroad and other interests of the family was his eldest son, Cornelius Vanderbilt. The latter proved a most able business man, and materially added to the wealth of the family. He also identified himself with many religious, educational, and philanthropic works. He was a valued promoter of the Young Men's Christian Association movement. His gifts of buildings and endowments to Yale and other colleges, and to hospitals and churches, aggregated millions of dollars. He built at Fifth Avenue and Forty-seventh Street, New York, one of the most splendid private residences in the world, and at Newport one of the most sumptuous of summer homes. He married Miss Alice Gwynne, daughter of a well-known lawyer of Cincinnati, Ohio. Cornelius Vanderbilt, the second of the name, died on September 12, 1899, leaving five children. His first child, William H. Vanderbilt, had died while in his junior year at Yale. The second was Cornelius, third of the name, the subject of this sketch. The others, in order, were Gertrude, now the wife of Henry P. Whitney of New York, Alfred Gwynne, who was graduated at Yale in 1899, Reginald C., and Gladys M. Vanderbilt.

Cornelius Vanderbilt, the third in direct line to bear that honored name, was born in New York city on September 5, 1873. He was educated at St. Paul's School, Concord, New Hampshire, and at Yale University. His rank as a scholar was high, and he was popular and influential in the social life of the university. In his junior year he was treasurer and secretary of the St. Paul's Club, composed of former students at St. Paul's School, and in his senior year he was a member of the Scroll and Key Society. In 1895 he was graduated with the degree of B. A. Afterward, having a decided bent for scientific and mechanical pursuits, he studied at the Sheffield Scientific School of Yale, and there received, in 1898, the degree of Ph. B., and in 1899 that of M. E. (Mechanical Engineer).

It was only natural, in view of the history of his family for three generations before him, that Mr. Vanderbilt should develop

a strong practical interest in railroads. While he was in the Sheffield Scientific School he made railroad locomotives a special study, and came to the conclusion that there was room for further improvement in the construction of such engines, especially in respect to the fire-box. Upon leaving the institution, he decided to put his theories into actual practice. He therefore secured an engagement in the service of the New York Central and Hudson River Railroad Company, the great corporation with which his family had for three generations been identified. He at first worked as a draftsman in the office of the superintendent of motive power and rolling stock, and there perfected his plans for a new engine. Then he was transferred to the car and engine shops at Albany, and personally worked at the construction of the locomotive. When completed, the engine was put to several severe trials, and then into regular work on the Mohawk division of the road, and proved entirely successful. Mr. Vanderbilt also designed some improvements in tugboats, and other mechanisms, and has served the railroad company efficiently in a variety of directions.

Mr. Vanderbilt is a member of several prominent professional and social organizations, but has devoted his time and attention more to business than to mere diversions. He is a member of the Knickerbocker Club, the Metropolitan Club, the New York Yacht Club, and the Seawanhaka-Corinthian Yacht Club. He is also a member of the Engineers' Club of New York.

He was married, on August 3, 1896, to Miss Grace Wilson, the ceremony taking place at the residence of the bride's father, in New York city. Mrs. Vanderbilt is the daughter of Mr. and Mrs. Richard T. Wilson, who came to New York many years ago from the South, and have been prominent members of the best society. Another of their daughters is Mrs. Ogden Goelet of New York, and a third is Mrs. M. H. Herbert of England, and one of their sons married Miss Carrie Astor of New York. Richard T. Wilson is the head of the firm of R. T. Wilson & Co., bankers of New York, one of the foremost financial houses in the city.

Mr. and Mrs. Vanderbilt make their home in New York. They have two children: Cornelius, born on April 30, 1898, and Grace, born on September 25, 1899.



EDWARD WESTON

EDWARD WESTON, who has attained great success and wide reputation as a mechanical and electrical engineer, and who is identified with various important business enterprises, is of English birth and ancestry. He is the son of a well-to-do English farmer, and was born at Brinn Castle, near Oswestry, Shropshire, England, on May 9, 1850.

His early life was spent in his native country, and there he was carefully educated. At first he studied under a private tutor, and afterward at St. Peter's Collegiate Institute under the direction of the principal, Henry Orton. Even in his childhood he exhibited decided taste and capacity for mechanical engineering and for electrical devices. At nine years of age he began to study Snell's "Elements of Electro-Metallurgy" and showed himself able to master its principles. At the age of sixteen years he had made such advancement in mechanical and electrical science, and had constructed or acquired such an array of apparatus, that he was enabled to lecture publicly upon the subject and thus attracted much favorable attention.

Before attaining his majority Mr. Weston came to the United States, arriving in New York in May, 1870. Here he promptly went to work in his chosen department of industry. His first engagement was in the employ of the American Nickel Plating Company, where he remained for three years as chemist and electrician. In December, 1873, he established a nickel-plating concern of his own, and conducted it successfully for two years.

Meantime he devoted much attention to the study of electrical engineering, especially of dynamo-electric machinery, with the result that in 1875 he organized a firm for the manufacture of

such machines. This firm had a successful career for two years, and then, on July 10, 1877, was reorganized as the Weston Electric Light Company. In that new capacity it enjoyed greatly enlarged prosperity for a number of years. Consolidation of business enterprises was, however, then beginning to be the order of the day, and this company soon joined in the movement. In 1881 he formed a union with another company, the new corporation being known as the United States Electric Light Company of New York.

Mr. Weston has the distinction of having prepared the first copper-coated carbon pencils for use in electric arc-lights. This he did in 1873, and his invention is now in practically world-wide use. He is president and a director of the corporation publishing the well-known periodical "Electricity," and is a director of the Sixth Avenue Railroad Company in New York.





C. W. Whitman



CHARLES WHITMAN WETMORE

THE name of Wetmore is of English origin, and is conspicuously identified with the history of the English colonies in North America, and of the United States which have been developed therefrom. The first who bore it in this country came over in 1835, and settled in Connecticut. He was one of the seven original founders of the city of Middletown, Connecticut, which at one time was one of the principal mercantile centers of New England. Thereafter for many generations the family was identified with Middletown, though in time various members of it removed to other parts of the country and became men of mark and influence in their respective communities.

Among the most eminent members of the family in former generations the Rev. James Wetmore of Middletown will be remembered. Beginning his career as a Congregational clergyman at New Haven, he presently became a Protestant Episcopalian, and was ordained a priest of that church in the Chapel Royal, St. James, London, England. He afterward served in Trinity Church, New York city, and as a missionary at Rye, White Plains, Bedford, and other places in Westchester County, New York, and adjacent parts of Connecticut. He was a considerable writer upon theological and ecclesiastical subjects, and was described as "a gentleman of extensive usefulness, a father and exemplary pattern to the clergy." His son, Timothy Wetmore, became Attorney-General of the Canadian province of New Brunswick.

The subject of the present sketch, Charles Whitman Wetmore, comes from that same Middletown stock, and inherits the characteristics that have marked the family with usefulness and success throughout many generations. He is the son of Fred-

erick P. and Sarah M. Wetmore, his father having been a prosperous merchant who removed from the East to seek enlarged opportunities in what was then the far West, to wit, Ohio and Michigan.

Charles Whitman Wetmore was born on October 6, 1854, at the town of Hinekley, in Medina County, Ohio, and spent his early childhood in that place. Later a removal was made to the State of Michigan, and there, in the high school of the city of Marquette, his preparatory education was promoted sufficiently to permit him to be matriculated in college.

For higher educational advantages he instinctively turned back to that New England which had been the home of his ancestors. He went to Cambridge, Massachusetts, and there, in 1871, passed the entrance examinations for America's most venerable institution of liberal learning, Harvard University. A four years' course followed, which he pursued with admirable success, and he was duly graduated in the early summer of 1875, with the degree of B. A. Then, choosing the profession of the law as most fitted to his abilities and most congruous with his tastes, he entered the famous law school of his Alma Mater, and there, two years later, was graduated with the degree of LL. B. While at Harvard he was interested in rowing, and was a member of his class crew for three years, and of the university crew in his senior year. He decided to practise his profession in the great metropolis of the nation, where the range of legal activity is widest, the competition keenest, the requirements for high success the most exacting, and the possibilities of achievement most promising. After spending a year abroad he came to New York in 1879, and in 1881 he was admitted to the New York bar, and entered upon the career which has since been so brilliant.

Immediately upon his admission to the bar, Mr. Wetmore began the practice of law in New York, and in 1885 he became associated in partnership with General Francis C. Barlow. The latter, like himself, was of New England ancestry, but was some twenty years older than Mr. Wetmore. General Barlow had had a distinguished career in the army during the Civil War, and had since that struggle been Secretary of State of New York, United States Marshal, and Attorney-General of the State of New York. Association with a man of so great experience and prestige was,

of course, valuable to the young lawyer. At the same time, Mr. Wetmore's fine scholarship and high abilities, not to mention his youthful energies, made him an amply worthy member of the firm. The partnership lasted, under the firm-name of Barlow & Wetmore, until 1894, which was not long before General Barlow's death.

Meantime, in addition to this conspicuously successful and profitable law practice, Mr. Wetmore became interested in other business enterprises, especially those relating to railroads and industrial applications of electric power. In 1893 he became president of the North American Company, which place he still holds. He is deeply interested in the Milwaukee Electric Railway and Light Company, being at this time chairman of the executive and finance committees thereof. He is also a director and chairman of the executive and financial committees of the Cincinnati Edison Electric Company of Cincinnati, Ohio, and is similarly connected with various other corporations.

Mr. Wetmore has not held public office nor sought political promotion. His favorite sport and relaxation are found in yachting, and he has for many years been a conspicuous figure in the yachting world. Between 1885 and 1893 he sailed and raced the well-known yachts *Naiad*, *Iseult*, *Nameless*, and *Liris*. He has been actively identified with race committee work in the Seawanhaka-Corinthian Yacht Club of New York since 1895, and is now chairman of that committee and a trustee of the club.

Mr. Wetmore is also a member of the University Club, the Harvard Club, the Down-Town Association, and the Bar Association of the city of New York, and of the Nassau County Club of Long Island.

Mr. Wetmore was married, on October 6, 1891, to Miss Elizabeth Bisland of New York. They have no children. Their winter home is in New York city, and their summer home is on Center Island, Oyster Bay, Long Island.





WILLIAM JOHN WHITE

PROBABLY few of the millions of "all sorts and conditions" of men, women, and children, in all parts of the country, who purchase, in "cent-in-the-slot" machines or elsewhere, the familiar little packets of chewing-gum, or who notice their friends and companions merrily masticating the same, think of or realize the magnitude of the industry of preparing that material to meet the world-wide demand. For the demand is literally world-wide, the gum-chewing habit having become universal to a degree probably never equaled by any similar practice. Up in the spruce woods of Maine the native spruce gum, as it exudes from the trees, is popularly used, and indeed in almost its native state it has been extensively placed upon the market. In other regions the familiar sticky gum of the cherry-tree is a favorite masticatory condiment of the young and old. Various other native gums have been similarly employed in the United States, but none of these seemed perfectly adapted to meet the demand for a chewing-gum which could be marketed medicated or flavored, and used in all parts of the world. Recourse was therefore had to tolu and other gums of tropical and subtropical lands, and finally, and with most success, to chicle-gum. This is an elastic gum produced freely by the naseberry, or *Achras Sapota*, a sapotaceous tree found abundantly in the tropical regions of America. The securing of this gum, the refining of it and preparation for use, and the marketing of it in a thousand different and attractive ways, now form the business of a vast corporation, at the head of which is one of the most enterprising and successful business men of his generation.

William John White, the subject of this sketch, and the head of the great American Chicle Company, comes of an ancestry



W. J. White

in which the English, Irish, and Dutch stocks, and perhaps some others, were mingled. His paternal grandfather, John White by name, was of Irish origin, and came to America about a century ago. His home had been in County Wexford, Ireland, and on crossing the Atlantic he elected to remain under the British flag, wherefore, instead of coming to the United States, as millions of his fellow-countrymen have done, he settled in Canada. When relations between the United States and Great Britain became strained he sympathized with the old country, and when controversy led to open war in 1812, he enlisted in the Canadian militia to demonstrate his loyalty to the old country even at the risk of limb and life. He served through the war, saw much hard fighting, and was himself wounded in battle near Montreal.

Another family that was intensely loyal to Great Britain was that of William Cooke and his wife, whose maiden name was Keziah Babcock. These lived in North Carolina, and were of English origin. When the War of the Revolution came on, they remained faithful to King George, and vigorously opposed the American patriots who sought independence. Consequently they were called Tories and traitors, though they called themselves loyalists, and they were subjected to so much suspicion and actual persecution from their neighbors that they were, as thousands like them were, forced to flee from the country. They found a refuge in Canada, and there Sara Cooke, the daughter of this couple, became the wife of the Irish-Canadian soldier John White.

A third family from which Mr. White is descended is that of Brooks. John Brooks was a native of Pennsylvania, and married Miss Eva Kettle of Schenectady, New York, a daughter of Adam Kettle and Margaret (Van de Bougart) Kettle. From the Van de Bougart family Mr. White inherits his strain of Dutch blood. A son of John and Eva Brooks was named James Brooks, and his daughter Miss Laura Brooks became the wife of John White, the son of John and Sara Cooke White, mentioned above.

William John White, son of John and Laura Brooks White, was born on October 7, 1850, in the township of Allenwick, Northumberland County, Ontario, Canada. His father died when he was a child, and he thereupon, in February, 1861, went

to live with Benjamin Crafts, at Auburn, Geauga County, Ohio, in that part of the State known as the "Western Reserve," a region which has produced many eminent men in various walks of life. Mr. Crafts was a farmer, and the boy was brought up to farm life and work. In the winter he attended the district school, and there laid the foundations of a good practical education. Next he went to live for two and a half years with Mr. Crafts's son M. B. Crafts, and there, in addition to ordinary winter schooling, he enjoyed two fall terms at an academy, which completed his education in school.

From the home of the younger Mr. Crafts the youth went to Cleveland to enter business. There he was never at a loss for occupation. He had practised no trade, and indeed had been trained to none, yet he seemed to have a natural aptitude for any that came to hand. In turn he worked successfully as a carpenter, a mason, a bridge-builder, and a sailor. In 1871, on attaining his majority, he went to Kansas, to engage in bridge-building.

Mr. White had, however, other ambitions than to spend his life in any of the manual trades. In August, 1873, he undertook the business of candy manufacturing, and from the very beginning was so successful in it that he seemed to have entered at last the vocation for which he was designed. His seat of business was Detroit, Michigan, and during the winter of 1873-1874 he supplied the leading dealers in the candy trade with caramels and other confections. From Detroit he returned to Cleveland in April, 1874, and there undertook the manufacture of candy, on an extensive scale, for the retail trade.

For two years he pursued his course with steadily increasing prosperity. Then, in 1876, a material change was made in his business, and he became identified with the industry of which he is now the head. At that time the chewing-gum trade was in its infancy, and was conducted in a primitive manner. He purchased from its assignee the plant of George E. Clark, manufacturer of the "Busy Bee" chewing-gum. An extended series of experiments followed, the object being to produce the best possible quality of gum. Brand after brand was brought forth, until at last Mr. White was satisfied that he had solved the problem of producing the best quality of gum in the world.

The brands of gum which he has successfully manufactured include the "Red Robin," "Sugar Loaf," "Bukoh," and last, and in his estimation best of all, the widely known and used "Yucatan."

Mr. White is now president of the American Chicle Company, a great corporation, with headquarters in New York city, including the principal American manufacturers of chewing-gum, and having a capital of nine million dollars. In addition he has numerous other business interests. He is a stockholder in the Trust Company of America of New York, and in the First National Bank, the Columbia Savings & Loan Company, the West Cleveland Banking Company, and the Cleveland & Buffalo Transit Company, all of Cleveland, Ohio. He is likewise an extensive owner of real estate in various cities, his holdings consisting chiefly of large apartment-houses.

These arduous business duties have not prevented Mr. White from devoting a large share of time and attention to the duties of public service. In 1888 he became Mayor of the city of West Cleveland, Ohio, and filled the office with satisfaction and distinction for a term of two years, at the end of which he declined the renomination which was unanimously offered to him. Two years later, however, in the fall of 1892, he accepted the Republican nomination for Representative in Congress from the Twentieth Ohio District, comprising half of the city of Cleveland. He was elected and served throughout the Fifty-third Congress, from March, 1893, to March, 1895.

While a member of Congress Mr. White identified himself with and conducted to a successful issue one of the most important matters which came before the national Legislature at that time. This was the proposal to provide a complete system of light-houses and other signals along the shores of the Great Lakes. The bill for this purpose was enacted largely through Mr. White's efficient advocacy of it, and its results have already been of incalculable value to commerce and, in a broader sense, to humanity.

In 1894 Mr. White was offered by acclamation a renomination for Congress, but although this, if accepted, was equivalent to election, he declined it, and resumed the prosecution of his private business interests.

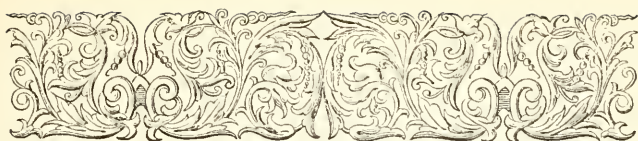
Mr. White spends much of his time in New York city, and is well known there in business and in social life. He is a member of the Lotus and American Yacht clubs of New York, and of the Union and Roadside clubs of Cleveland, Ohio. Some years ago he purchased the celebrated pacing horse Star Pointer and put him upon his track at Cleveland, where the horse set the world's pacing record of a mile in 1 minute 59 $\frac{3}{4}$ seconds.

Mr. White was married, on April 23, 1873, at Cleveland, to Miss Ellen Marie Mansfield, who has borne him eight children, as follows: William Benjamin White, Harry Walter White, Gloria Marie White, Charles Augustus White (deceased), Pearl Marietta White, Miles Arthur White, Ada Malora White, and Ralph Royden White.





George M. Tucker



CLARENCE WHITMAN

IN the foremost rank of New York's mercantile interests is the trade in dry-goods. Not only is the city the great import mart for foreign goods, but it has long enjoyed equal preëminence as the chief domestic market and center of distinction. In New York are the agencies and commission houses of all the greatest manufacturing establishments of the New England and other States, and the wholesale and jobbing houses to which tradesmen from all parts of the United States turn their supplies. The "dry-goods district" is one of the well-known parts of New York, and one of the richest centers of storage of goods and of transaction of business to be found in all the world. Its leaders of business are what would in old times have been called merchant princes, with reference to their wealth, their leadership of affairs, and their dominant place in relation to the whole business community.

Prominent among the dry-goods merchants of New York is Clarence Whitman, head of the firm of Clarence Whitman & Co. He is a native of Nova Scotia, having been born at Annapolis Royal, Nova Scotia. He was educated at Cambridge, Massachusetts, and nearly all of his life has been spent in the United States, and, indeed, in or near the city of New York.

He was between sixteen and seventeen years of age when, in 1864, he began business life as an employee of J. C. Howe & Co., a dry-goods commission house of Boston, Massachusetts. There he began his practical education in the business to which his life has largely been devoted and in which he has attained exceptional success. Later he entered the employ of James M. Beebe & Co., also of Boston. In 1866, however, he left the New England metropolis and came to New York, where he entered the

service of J. S. & E. Wright & Co., dry-goods commission merchants. This firm was in time succeeded by that of Wright, Bliss & Fabyan, and that in turn was reorganized into the present well-known firm of Bliss, Fabyan & Co.

Mr. Whitman spent nine years in the service of this house, and then left it to join his brother, E. C. Whitman, with whom he presently formed a partnership, under the style of E. C. & C. Whitman, which at a later date became known as Clarence Whitman & Co., as at the present time, Mr. Whitman being, of course, its head.

This firm is the selling agent for a number of important manufacturing companies, including the Ponemah Mills of Taftville, Connecticut, the Stevens Manufacturing Company, the Barnaby Manufacturing Company, and the Davol Mills of Fall River, Massachusetts, the Wauregan Mills of Wauregan, Connecticut, and the Wilkesbarre Lace Manufacturing Company of Wilkesbarre, Pennsylvania. In addition to this extensive business, Mr. Whitman is interested in several other enterprises. He was the organizer and is vice-president of the Pantasote Leather Company of Passaic, New Jersey, and is treasurer of the Wilkesbarre Lace Manufacturing Company of Wilkesbarre, Pennsylvania, and a director of the Trust Company of New York.

Mr. Whitman is a member of the New England Society of New York, and of the Lawyers', Merchants', Riding, and Union League clubs.

He was married at Andover, Massachusetts, to Miss Mary Hoppin Morton, daughter of the late Chief Justice Morton of Massachusetts. Mr. and Mrs. Whitman have four children, as follows: Clarence Morton Whitman, Harold Cutler Whitman, Esmond Whitman, and Gerald Whitman. They make their home in New York city, and their summer home on a large country estate at Katonah, New York.







James Will



JAMES WILLS

JAMES WILLS, who has attained prominence in the insurance world and as a promoter of a practical system of artificial refrigeration, is of English parentage and ancestry. His father, William Wills, was an Englishman. On the maternal side the line runs back to the earliest colonial days in New England. His earliest American ancestor was Jonathan Gilbert, his great-great-great-great-grandfather, who was born in 1618, came to this country early in life, and was an extensive landholder in Hartford and other Connecticut towns, and also Marshal of the colony, Collector of Customs at Hartford, representative of Hartford in the General Court, etc. Jonathan Gilbert died in 1682 and was buried at Hartford, leaving a son named Nathaniel Gilbert. In the next generation came a second Nathaniel Gilbert, whose son, Allen G. Gilbert, participated in the Revolutionary War. The last-named was born at Middletown in 1756, enlisted in April, 1778, in Colonel Elisha Sheldon's regiment of Light Dragoons, and was taken prisoner by the British, and confined in the famous Sugar House Prison in New York, whence he contrived to escape. These were some of Mr. Wills's ancestors in direct line.

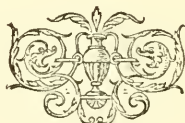
Mr. Wills was born in New York city, on April 30, 1845. He attended in his boyhood the public school in Twenty-fourth Street, and afterward was prepared for college by private tutors, but did not enter college.

Instead of pursuing an academic education further, Mr. Wills entered business life, in the employ of the American Fire Insurance Company. There he remained for many years, taking a keen interest in the business, and rising from grade to grade of service until he occupied a secretaryship in another company.

This place he finally resigned, in 1881, in order to engage in other business. He has never lost his interest in the insurance business, however, and still cherishes a hope of one day leading an important reform movement in it, in accordance with the principles enunciated in a noteworthy address delivered by him before the Tenth Annual Convention of the American Warehousemen's Association, at St. Louis, Missouri, on October 18, 1900.

The new business into which Mr. Wills entered in 1881 was that of the cold-storage warehouse. He formed the firm of Wills Brothers Company, which was afterward merged into the Merchants' Refrigerating Company of New York, of which corporation he is now secretary and treasurer. In 1901 he organized the Merchants' Refrigerating Company of New Jersey, and erected in Jersey City what are said to be the largest cold-storage warehouses in the United States.

Mr. Wills has sought and has held no political office. He is a member of the New York Mercantile Exchange, the New York Athletic Club, the Blooming Grove Park Association, and Kane Lodge, F. and A. M. He is unmarried.





W. Montef.



WILLIAM E. WOODEND

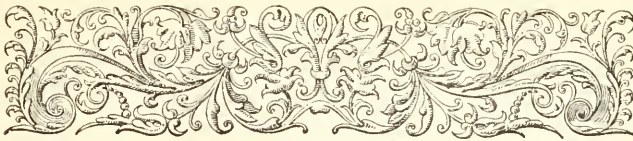
FROM a successful professional career to equally high success in business life, is the record of Dr. William E. Woodend, to which may be added the item of exceptional success in horsemanship and other sports. Dr. Woodend is a native of Long Island, New York, and was born in 1865. His father was a prominent and prosperous physician, and the son inherited a liking and more than ordinary ability for the practice of that profession. With such end in view, he acquired a thorough general and professional education. After passing through preparatory schools he entered Princeton University, and was graduated in the class of 1885, with the degree of Bachelor of Arts. Three years later he received from Princeton the degree of Master of Arts. On leaving Princeton in 1885, he entered the Bellevue Hospital Medical College of New York, now a part of New York University, and after pursuing a brilliant course was graduated with high honors as a doctor of medicine.

In his chosen profession his advancement was rapid. His marked success in hospital practice attracted attention and led to his engagement, two years after graduation, as surgeon to the Third Avenue Railroad Company of New York, a place which he filled for ten years. He was also at the same time surgeon to the New York Central and Hudson River Railroad Company, and surgeon of the Ninth Regiment, N. G. S. N. Y., and for some years was connected with the Health Board of New York City.

It was doubtless through his association with these large corporations that Dr. Woodend was moved to withdraw from the medical profession, relinquish his large and profitable practice, and enter the strenuous life of Wall Street. This step was taken

after mature consideration and careful study, and it has been amply vindicated by its results. Dr. Woodend began this part of his career by organizing the banking and brokerage firm of W. E. Woodend & Company, which is now one of the leading houses connected with and operating in the Consolidated Stock Exchange. Of that firm Dr. Woodend remains the senior partner. The offices of the firm are in the great Broad Exchange Building, and are among the most commodious and perfectly appointed in all the financial district. Branch offices are also maintained on West Thirty-third Street, New York, opposite the Waldorf-Astoria Hotel,—now a financial center second only to Wall Street itself,—and at Nos. 415 Broadway, 125 Canal Street, and the corner of Columbus Avenue and West Eighty-first Street, New York; at No. 193 Montague Street, Brooklyn, in the heart of the banking district of that borough; and at similarly eligible points in Chicago, Philadelphia, Boston, Washington, Newark, and Atlantic City, New Jersey; Falmouth, Brockton, Lawrence, Middleboro, and Orleans, Massachusetts; Manchester, New Hampshire; and Syracuse, Rochester, Watertown, Ogdensburg, and Geneva, New York. All these offices are connected by telegraph, the principal ones by direct private wires, and, of course, they are all in constant touch with the money markets of all other important cities. The firm has a particularly high standing, and its daily and weekly circular letters and other publications command the close attention and confidence of investors and speculators.

Dr. Woodend and his wife are popular members of society, and have been prominent in many of the horse shows which have come to be leading social functions. They maintain a fine stable of horses and kennel of dogs, in the selection and care of which Mrs. Woodend is no less interested and expert than her husband. In the New York Horse Show of 1903 their horses were conspicuous prize-winners, and in the course of the show captured no fewer than twenty ribbons. During the year one hundred and ninety-six such prizes were won by the Woodend horses, a large proportion of them being the blue ribbons of highest merit.



M. DEWITT WOODFORD

THE career of M. DeWitt Woodford, president of the Cincinnati, Hamilton & Dayton Railroad and of the Cleveland, Lorain & Wheeling Railroad, presents a noteworthy example of high success attained through faithful and persistent effort, and through steadily working one's way upward from an elementary position.

Mr. Woodford was born at Fredonia, Chautauqua County, New York, on October 27, 1838, the son of Melanethon Smith Woodford and Harriet D. (Wheat) Woodford. His father was a merchant who lived to a ripe old age and died in 1890. There were five children, the subject of this sketch being the youngest of them. The Woodford family had been among the early settlers of Massachusetts and Connecticut, whence the grandfather of M. DeWitt Woodford removed to Vermont and thence to the western part of New York. The Wheat family came from Wales, and settled in New England at an early date.

The scholastic education of M. DeWitt Woodford was limited to what he could acquire in the public schools and academy at Fredonia, and amounted to an excellent English education. Then, on leaving the academy, he became interested in the then new and rapidly developing science and industry of telegraphy. He learned to be an operator, and for three and a half years served the Erie Railroad at Rutherford Park, New Jersey, Jersey City, and elsewhere. During the last year of that engagement he was chief operator of the Eastern Division of the road.

From the service of the Erie he was called to that of the Michigan Central Railroad, to undertake a work of great im-

portance. This was to establish himself at Detroit, to introduce the telegraph system upon that railroad, and to be the first telegraphic train despatcher in the West. At Detroit, and also at Kalamazoo, he was for sixteen years the chief train despatcher and superintendent of telegraphs of the Michigan Central Railroad system. Thereafter he was settled for three years at London, Ontario, as assistant superintendent of the Great Western Railway in Canada. Following this he became assistant treasurer of the Chicago & Western Michigan Railroad with headquarters at Muskegon, Michigan.

Mr. Woodford now retired for a time from railroad work and devoted his attention exclusively to telegraphy. He was interested in the Michigan Telegraph Company, and superintended the construction of its lines. It was, however, absorbed by the Western Union Telegraph Company, and Mr. Woodford then returned to railroading.

For three years he was superintendent of the Canada Southern Railway at Toledo, Ohio. Next, for a similar period, he was general superintendent of the Fort Wayne & Jackson Railroad, with headquarters at Jackson, Michigan, and then general manager of the Toledo, Ann Arbor & Northern Michigan Railroad. A few months of service followed as general superintendent of the Wheeling & Lake Erie Railroad at Toledo, and then for two years he was vice-president, general manager, and receiver of the same road. After its successful reorganization under his receivership he was for three years more connected with it as general manager, vice-president, and president.

Mr. Woodford's connection with the Cincinnati, Hamilton & Dayton Railroad in Ohio began in June, 1889, when he was made its vice-president and general manager. A year later he was elected its president, which place he has ever since continued to fill with marked success and general acceptability. In March, 1893, he was elected, also, president of the Cleveland, Lorain & Wheeling Railroad, which place he likewise continues to fill. In addition to these interests, he and his associates in the Cincinnati, Hamilton & Dayton Railroad Company purchased from Baron Erlanger controlling interests in the Cincinnati, New Orleans & Texas Pacific Railroad, and in the Alabama Great Southern Railroad. Two of Mr. Woodford's close busi-

ness associates are Henry F. Shoemaker and Eugene Zimmerman of Cincinnati.

Mr. Woodford was married on January 3, 1861, to Miss Helen M. Sprague, daughter of William Sprague, of Kalamazoo, Michigan. They have one child, Edith, wife of George R. Balch, the purchasing agent of the Cincinnati, Hamilton & Dayton Railroad. Mr. Woodford is a Republican in politics, but has never held nor sought public office. He is a member of the Protestant Episcopal Church, at Clifton, Hamilton County, Ohio, where he makes his home.





STEWART LYNDON WOODFORD

THE founder of the Woodford family in America was Thomas Woodford, who came from Boston, in Lincolnshire, England, and landed at Plymouth, Massachusetts, in 1635, and was a founder of Hartford, Connecticut, and of Northampton, Massachusetts. One of his direct descendants was Josiah Curtis Woodford, who came to New York and became a merchant. He married Susan Terry, and to them was born, in New York city, on September 3, 1835, a son, to whom was given the name of Stewart Lyndon Woodford.

Young Woodford was educated at home and in primary schools, and then at the Columbia College Grammar School. His sophomore and junior years of college life were spent at Yale, and the senior year at Columbia, where he was graduated with the degree of B. A. in the class of 1854. Since that time he has received the degree of M. A. from Yale, Columbia, and Trinity colleges, that of LL. D. from Trinity and Dickinson, and that of D. C. L. from Syracuse University. On leaving college, he began the study of law in this city; but the failure of his father compelled him to enter upon the earning of a livelihood. For a time he worked as a reporter, bookkeeper, tutor, etc.; then he resumed his law studies, and in 1857 was admitted to the bar. He formed a partnership with a former classmate at Yale, Thomas G. Ritch, in 1858, and has maintained the association ever since.

Apart from the regular practice of the law, in which he has been eminently successful, Mr. Woodford has been much engaged in public services. He was appointed messenger of the New York Electoral College in December, 1860, to convey to Washington its vote for Lincoln and Hamlin. The next March he was appointed Assistant United States Attorney in New York.



Amos L. Woodford

In 1862 he enlisted in the army, became successively captain, lieutenant-colonel, chief of staff to General Gillmore, colonel (for gallantry on the field), brevet brigadier-general, and Military Governor of Charleston, South Carolina, and of Savannah, Georgia. In 1866 he was elected Lieutenant-Governor of New York for two years. He was the Republican candidate for Governor of New York in 1870, and was really elected, but was counted out by the fraudulent work of the Tweed Ring in favor of John T. Hoffman. In 1872 he was elected to Congress from the Third District of New York, and the same year was chosen elector at large, and was president of the New York Electoral College which voted for President Grant for a second term. In 1875 he aided the Republicans of Ohio in their great fight for sound money, and by his debate with General Thomas Ewing turned the scale in their favor. From 1877 to 1883 he was United States District Attorney in New York. In 1896 he was one of the commissioners who prepared the charter for the enlarged city of New York. In 1897 he was sent by President McKinley as minister to Spain, and served with distinction in the trying times before the war with that country. On the severing of diplomatic relations with Spain, on April 21, 1898, he left Madrid and returned to New York, where he resumed the practice of his profession with his old firm.

Mr. Woodford is a director and general counsel of the Metropolitan Life Insurance Company, a trustee of the Franklin Trust Company and the City Savings Bank, and resident American trustee of the Svea Fire and Life Insurance Company of Sweden. He is a member of the Military Order of the Loyal Legion, the Military Order of Foreign Wars, the Society of Colonial Wars, the New England Society, the Sons of the American Revolution, the Order of Founders and Patriots, the University, Lawyers', Union League (Brooklyn), and Hamilton clubs, and the Phi Beta Kappa Society.

He was married, on October 15, 1857, to Miss Julia Evelyn Capen. They have had one son and three daughters, of whom only one daughter, Miss Susan Curtis Woodford, now survives. Mrs. Woodford died on June 14, 1899.



ARTHUR G. YATES

THE large and beautiful city of Rochester, New York, has long occupied an important place in the general business world, and has contributed many prominent and progressive men of affairs to the business community, not only within its own borders but in other cities all over the land. The sons of the Genesee Valley are numerous throughout the whole United States and form a successful and honored element of American social and business life. The attractions and advantages of that favored region have, moreover, drawn to it many progressive men from other parts of the State and of the Union, there to carry to culmination the careers they had begun elsewhere. One of the latter is the subject of the present sketch.

A typical Rochester business man, although not actually a native of that city, is Arthur G. Yates, president of the Buffalo, Rochester & Pittsburg Railway Company. He is a native of one of the "southern tier" counties, having been born at Factoryville, now known as East Waverly, New York, on December 18, 1843. Practically the whole of his business career has been made in Rochester, however, and that metropolis of the Genesee Valley fittingly claims him as its own.

Mr. Yates attended the local schools of his native place in boyhood, and studied in various academic institutions elsewhere, until he verged upon years of manhood. At the age of twenty-two years, in March, 1865, he went to Rochester, and has ever since been identified with that city and its industries.

His inclinations and opportunities led him promptly into one of the chief and fundamental industries of the United States, namely, the coal trade. In western New York he was in close



Arthur Mott

proximity to one of the most important coal regions of the world, and he was also in a region whose railroads, manufactures, and commerce made the supply of fuel a matter of supreme necessity. Rochester has been known as the "Flour City," because of its extensive milling industries. It has also and more recently been called the "Flower City," on account of the great floral, horticultural, and similar enterprises which are conducted there. But it is also an important center of many other industries and of a vast and varied commerce, all largely dependent upon supplies of fuel.

Mr. Yates's first occupation there was as an employee of the Anthracite Coal Association, in which capacity he worked for two years. He then engaged in the coal business on his own account, and rapidly attained great success. Not satisfied with a local trade, he in time extended his operation into several other States and into Canada. He made his business headquarters in Rochester, and his chief shipping port at Charlotte, where he built extensive docks. Thus he developed one of the largest coal trades in the country, at the head of which he continues to the present time.

In addition to his coal business Mr. Yates is interested in various other enterprises. Conspicuous among these are the Buffalo, Rochester & Pittsburg Railway, of which he is president; the Bank of Monroe, in Rochester, of which he is a director; and the Mechanics' Savings Bank of Rochester, of which he is a trustee.

Thus Mr. Yates's business interests admirably complement each other and form a coherent whole. The railroad of which he is president is an important coal-carrying road, transporting the product of the mines directly from the mines to the important market which Rochester affords, and to the point of transshipment upon the Great Lakes. Mr. Yates thus carries his own wares upon his own railroad to his own market and his own place of further distribution in international trade. At the same time he is interested in the bank through which his financial operations are conducted.

Mr. Yates was married on December 26, 1866, to Miss Jennie L. Holden, daughter of Roswell Holden of Watkins, New York, and makes his home in the city of Rochester.



B. F. YOAKUM

THE family of Yoakum, to which the President of the St. Louis & San Francisco Railroad Company belongs, was formerly settled in Tennessee, and later in the State of Texas. Three brothers, M. Yoakum, F. L. Yoakum, a physician, and Henderson Yoakum, the historian, were among the early settlers of the Lone Star State, whither they went from East Tennessee in the first half of the last century. They made their home in Limestone County, in the rich region between the Brazos and Trinity rivers, and there F. L. Yoakum engaged in the practice of his profession.

B. F. Yoakum, the subject of the present sketch, was born in Limestone County, Texas, in August, 1857, his parents being Dr. F. L. and Mrs. E. N. Yoakum. After finishing his education (at Trinity University) he decided to enter the railroad business, which at that time and in the western part of the United States was rapidly expanding and was offering promising opportunities to ambitious and energetic young men.

His first railroad experience was on the International & Great Northern Railway, then under the management of H. M. Hoxie. After serving an apprenticeship in operation, he entered the office of the General Passenger Agent of the same company, and there made himself master of that branch of the business. His next move was to Atlanta, Georgia, where he was put in charge of the southeastern passenger business of the road. Later he was transferred to San Antonio, Texas, where he served for some time as Division Freight Agent of the International & Great Northern.



B. T. Youngman

While Mr. Yoakum was thus engaged at San Antonio, the construction of the San Antonio & Aransas Pass Railroad was begun. As soon as it was sufficiently advanced to begin business, Mr. Yoakum was invited to take charge of its general traffic operations, and did so with much success. After a time he was appointed Assistant General Manager, and finally General Manager of the San Antonio & Aransas Pass Railroad, in charge of all its affairs.

From this work Mr. Yoakum was called, in April, 1893, to be Vice-President and General Manager of the Gulf, Colorado & Santa Fé Railroad. These places he filled with much acceptability for more than three years. He was, on July 18, 1896, elected Vice-President and General Manager of the St. Louis & San Francisco Railroad, with offices at St. Louis, Missouri, and filled those places until June, 1900. At the latter date the President of the road, D. B. Robinson, was compelled by ill health to resign his office, and Mr. Yoakum was thereupon elected to succeed him. Mr. Yoakum remains at the present time President of that railroad, which under his administration is enjoying marked prosperity, and has, through its many absorptions of other lines and newly constructed lines, grown from a small, practically unknown system of 1000 miles, to 4000 miles with 1200 miles additional under contract, which will make the system of road which Mr. Yoakum has built up within about three years over 5000 miles.





GEORGE WASHINGTON YOUNG

THE ancestors of George Washington Young were of the race known as Scotch-Irish. His parents were, however, thoroughly Americanized, and from the name they gave to him it is evident that they meant him to be a genuine American citizen. His father was Peter Young, whose occupation was that of night superintendent of the great soap factory of Colgate & Co., in Jersey City, New Jersey. Peter Young married Miss Mary Crosby, and the two made their home in Jersey City.

Of such parentage George Washington Young was born, in Jersey City, on July 1, 1864. His boyhood was spent at home, and his education was begun in the common schools of the city. In due time he was promoted to the high school, and completed its course with credit to himself. Thence he went to the Scientific School of the Cooper Institute in New York, and completed its course.

It is not to be supposed, however, that during these years he had nothing to do but study his books and recite his lessons. The family was in too narrow circumstances for that. It was necessary for him at an early age to engage in some wage-earning occupation, and to combine practical business activities with his schooling.

He was only thirteen years old when he was employed as an office boy by the law firm of L. & A. Zabriskie of Jersey City. It was a good opportunity for him to study law and make his way into that profession. But that was not to his liking, and he presently entered the employ of the Hudson County Bank of Jersey City.

At the age of eighteen years he aspired to enter the military service of the country, and accordingly entered a competitive

examination for appointment to a cadetship in the United States Military Academy at West Point. In this the thoroughness of his schooling served him well. He was successful over all competitors, and received his commission as a cadet from President Arthur. But a little later his father died, and a change of plans became necessary, and therefore he relinquished the cadetship, and remained in the banking business.

At the age of nineteen he was promoted to the position of receiving teller. Three years later he became secretary and treasurer of the Title Guaranty and Trust Company of Jersey City. This was rapid progress for so young a man, but it was based upon solid merit, and was followed by further promotion. At twenty-eight he filled a still more important place in a much larger field, being vice-president and treasurer of the United States Mortgage and Trust Company.

Mr. Young has various other business interests of no little magnitudes. He is a director of the Brooklyn Wharf and Warehouse Company, the Long Island Railroad Company, and numerous other concerns. To all of these he has devoted a considerable amount of attention, and his influence is felt in the affairs of all.

Mr. Young has never held public office, nor permitted the use of his name as a candidate for any, but is content with the status of a private citizen.

He is a member of a number of prominent clubs in New York, including the Lawyers', the Players', the Colonial, the Racquet and Tennis, the Down-Town, the Democratic, the Ardsley, and others.

He was married in Jersey City, on November 28, 1889, to Miss Natalie Bray of that city. They have two children: Dorothy, aged six years, and George Washington, Jr., aged three years.









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